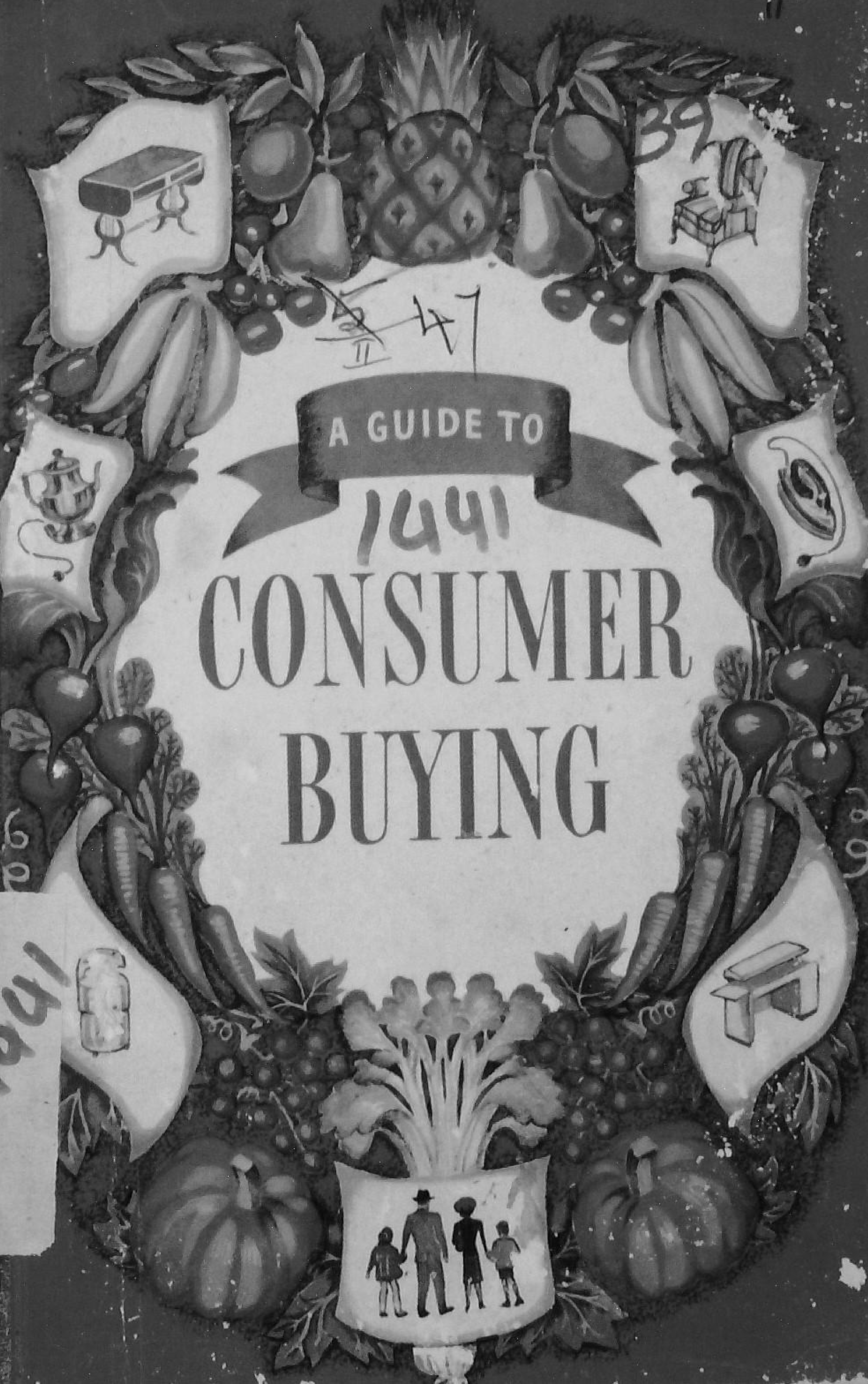


A GUIDE TO CONSUMER BUYING

a stitch in time saves nine

EXTRAVAGANCE

Your grocer wraps each pur chase in a separate bag.

You use many canned soups.

You watch the butcher waste meat trimmings.

ECONOMY AND FUN

You carry a market basket.

You make delicious and nutritious soups at home.

You serve simple snacks and entertain at home.

CHAPTER ONE

Where Do You Fit Into the Consumer Movement?

When your great-grandmother established her home, she was not much concerned about the consumer movement. She had her own garden and canned, preserved, dried, or stored her yearly food supply; she raised her own pigs, cows, and chickens; she made or had made every garment for herself and family. She bought little from the general store.

As more canned goods appeared on the grocer's shelf and more ready-made garments could be bought at the store, the average homemaker came to pay out a large per cent of the family income for these household commodities. Naturally she wanted to be sure of the quality of what she bought. As an individual consumer she began to demand better guidance in selecting merchandise.

In 1906, consumer interest in quality brought about the passage of the Federal Food and Drug Act. The American Home Economics Association, one of the most important consumer agencies, was established in 1908. The Better Business Bureaus, established to encourage fair trade practices, were organized in 1912. In 1923 the Federal Government opened the Bureau of Home Economics which furnishes an inexhaustible supply of literature for consumers.

The passage in 1938 of the new Food, Drug, and Cosmetic Act stopped many loopholes in the act of 1906 and gave the consumer much greater protection in buying foods, drugs, and cosmetics.

In order to establish and maintain fair practices, laborers formed unions, and manufacturers organized similar groups. Although the consumer movement has not at pres-

ent one national consumer organization back of it, many Federal organizations have their consumer divisions.

As consumers, you should be as well informed as possible, and weigh with an unprejudiced mind what salespeople tell you about what you buy.

Beware of the door-to-door salesman not backed by a nationally known house. Think twice before buying from the salesman who offers free commodities to induce you to buy goods you do not need. Before flocking to Friday sales, ask yourself if you really need the bargains they offer. When you shop, know what you want and what qualities to look for in that commodity.

Although some information is now given on food and drug packages, and on wool clothing, shirts, and some other products, a great deal more information could be given. This would require expensive testing bureaus for all commodities, but continued and wide-awake interest on the part of consumers can bring it about.

Why don't you make a scrapbook of food, clothing, and household textile labels, grouping informative labels that give you definite facts on the right-hand pages of the book and poor or non-informative labels on the left-hand pages of the book?

There are always two sides to a story, and the manufacturer and storeman can criticize consumers severely. Have you ever bought a dress, kept it out longer than the return limit, and then returned it? Have you squeezed all the tomatoes in a box to test their firmness and then left them for someone else to buy? Have you fought your way to a remnant table, carelessly handled all the merchandise, and left half of it falling off the table?

A little more co-operation between consumer and producer might bring about better understanding and greater confidence. We are having to change many of our present consumer habits as a result of the war.

CHAPTER TWO

Wise Planning Helps You to Save

IT WOULD BE impossible to make a spending plan for one family and have it fit the needs of any other family, because the size of the family, source of livelihood, living standard, outside expenses, and many other things vary. However, various economic studies have indicated in a general way what per cent of the average income should be used for different items in the budget.

Your *father's salary,* or that of any other members of the household who earn money, is the one stable source of income. *Management* income is money you might receive from running a small farm, store, or filling station, selling insurance, or managing another person's finances. Management income may supplement or be substituted for salary income. Your family may receive from *investments* a little money as interest on loans, stocks, and bonds, dividends on stocks, or rent on property. Such income fluctuates, because borrowers may default, the stock market may vary, or houses may not stay rented. *Gift* or *inheritance* income is often unexpected, and should not be counted on in the regular running expenses. Other *incidental* income varies also. *Home management* income is based on the proverb that "a penny saved is a penny earned." When a family preserves much of its own food, does all of its housework, laundry, and sewing, a great deal of money is saved.

As you travel over a city from the slum section to the high-class residential section you will say to yourself, "I certainly am glad I don't have to live like that," or "Gee, I wish we could afford a house and car like that." These homes represent different standards of living. The chart on page 6 will give you some idea of the standards of living which go with different income levels.

TABLE I

STANDARDS OF LIVING IN RELATION TO SERVICES EXPECTED*

STANDARD OF LIVING	YEARLY SALARY	OCCUPATION OF WAGE EARNER	WAYS IN WHICH INCOME IS PROBABLY USED
Sub-standard	Meagre salary supplemented by charity	Works at any part-time job he can get.	*Salary enough to cover food costs* and perhaps housing. Clothing donated and medical service free. Health standard low.
Minimum Standard	$1000 - $1200* yearly	Farm laborers, unskilled and semiskilled laborers.	A little *less than half of salary goes for food* and little, if any, is saved. A small unheated house, minimum insurance, daily newspaper, church membership, and labor organization affiliation. Movies are a treat.
Low Middle-class Standard	$1400 - $2000*	Small businessman, store clerk, teacher, skilled laborer, bank clerk, some ministers, minor newspapermen.	About *a third of the salary goes for food;* savings under 5%. A five- or six-room house paid for or rented, small furnace, perhaps a telephone, and some labor-saving equipment. Clothing and food are bought with care. Children finish high school and may work way through college.
High Middle-class Standard	$2000 - $4000*	College professors, school principals, minor executives, doctors, lawyers, dentists, small proprietors, engineers, owners of moderately large farms, ministers and higher-up newspapermen.	About *a fourth of the salary is spent for food.* Family is paying for larger house with perhaps two bathrooms, owns a car, spends more money on vacations, can afford a part-time maid, buys furniture and clothing from the better stores, and can afford a part college education for children. Maintains membership in some clubs.
High-income Level	$5000 - $10,000*	Owners of large businesses, higher executives, prominent doctors, lawyers, and bankers.	About *one-fifth of income goes for food.* Family owns large home or rents large apartment, owns summer home as a rule; prominent in country clubs, has one or more servants, emphasizes traveling, attending lectures and concerts, buys expensive clothes and may have "coming out" parties for daughters.
Generous Income	$15,000 and up	Very high executives and people who may have inherited their fortunes.	Little *more than a tenth of income is used for food.* Large homes with quarters for servants. More than one car, country places, extravagant hobbies. Family members usually serve on welfare boards, boards of trustees, and prominent committees.

* Families living in cities need $100 to $200 more to maintain same standard.

If your family corporation has never operated on a budget before, now is a good time to begin. Let the budget planning be a family round table. *A budget is an estimate of future expenditures based on a record of past expenditures, and an itemization of current expenses over a definite period of time.* Some of the advantages of keeping a budget are listed below:

(a) Each member of the family understands his share in the family expenses.

(b) Necessities and desired purchases are planned for in advance.

(c) The family learns co-operation in sacrificing personal whims for more important needs of other members.

(d) A record of expenses is kept to check any leaks in unnecessary spending.

Now let's begin to budget your family income and expenditures. Go to the ten-cent store and get a record book. In the proper place record the family income from all sources as listed on page 5. Now list, as far as you can remember, all the general and individual expenses of the past year under the items listed in Table II. Then list the *fixed expenses* you know you will have for the coming year, such as payments on your home, taxes, interest, insurance, public utilities (water, gas, electricity, and telephone), fuel, payments on household articles, carfare to and from work, maid service, church and club contributions, etc. What have you left for *flexible expenses,* such as food, clothing, new furnishings, health, personal items, education, recreation, charity, gifts, and savings? Table II (page 9) is only a guide, and is to be varied as necessary to fit your family's special, individual needs.

Make out a similar table covering your spending. After you have kept an exact record of all your expenses for a year, next year's budgeting will be easier.

Your budget will differ from the sample. Savings for a new home may have a separate place. There is no reason why you cannot list any number of items separately. If there are only three members, instead of five, in your family, you will save twice as much, you will pay less rent for a smaller home, your food bill will be cut by about a third, expenses for pleasure and advancement will rise, and your income tax will be higher.

If you will study Table III you will see how the percentage distribution varies for families in different income groups. Table IV (page 39) will be helpful in distributing the clothing dollar among family members.

Your present experience in helping with the family budget will make you a more efficient manager when you have your own home. The chapters on buying food, clothing, home furnishings, and other items in the budget will help you and your family to get the most out of each dollar.

TABLE II

Distribution of Budget Items for Family of Five with Yearly Income of $1800.00*

Item	Amount per Year	Amount per Month	Per Cent of Income
Food (meals at home; some bought out; guests at meals)	$540.00	$ 45.00	30.
Housing, Fuel, Light, Refrigeration	360.00	30.00	20.
Household Operation (telephone, laundry, supplies, cleansers, outside help)	72.00	6.00	4.0
Furnishings and Equipment	90.00	7.50	5.0
Clothing (new and repair on old; cleaning)	198.00	16.50	11.
Automobile (payments, repair, gas and oil)	144.00	12.00	8.
Other Transportation (bus, streetcar, taxi)	27.00	2.25	1.5
Personal Care (beauty parlor, toilet articles)	36.00	3.00	2.
Medical Care (doctor, dentist, oculist, hospital)	81.00	6.75	4.5
Recreation (movies and other amusements)	54.00	4.50	3.
Savings (bank, home ownership, government bonds)	36.00	3.00	2.
Gifts and Contributions	72.00	6.00	4.0
Tobacco (cigars, cigarettes, pipe and chewing tobacco)	36.00	3.00	2.
Education (newspaper, magazines, and books, school other than public school, music and art lessons, etc.)	27.00	2.25	1.5
Other Items	27.00	2.25	1.5
Total	$1800.00	$150.00	100.

*Based on Bureau of Labor Statistics—*Money Expenditures for Current Consumption—Estimates for City Families and Single Persons, 1941.*

TABLE III

The Budget Varies with the Income

ITEM	YEARLY INCOME $1,000	YEARLY INCOME $1,800	YEARLY INCOME $3,000
Food	40.0% ($400.00)	30.0% ($540.00)	25.0% ($750.00)
Housing, Fuel, Light, Refrigeration	22.0% ($220.00)	20.0% ($360.00)	16.0% ($480.00)
Household Operation	4.0% ($ 40.00)	4.0% ($ 72.00)	4.0% ($120.00)
Furnishings and Equipment	3.0% ($30.00)	5.0% ($ 90.00)	5.0% ($150.00)
Clothing	9.0% ($ 90.00)	11.0% ($198.00)	11.0% ($330.00)
Automobile	4.0% ($40.00)	8.0% ($144.00)	9.0% ($270.00)
Other Transportation	2.0% ($ 20.00)	1.5% ($ 27.00)	2.0% ($ 60.00)
Personal Care	2.0% ($ 20.00)	2.0% ($ 36.00)	2.0% ($ 60.00)
Medical Care	4.0% ($ 40.00)	4.5% ($ 81.00)	4.0% ($120.00)
Recreation	2.5% ($ 25.00)	3.0% ($ 54.00)	4.0% ($120.00)
Savings	0.0% ($ 00.00)	2.0% ($ 36.00)	9.0% ($270.00)
Gifts and Contributions	3.0% ($ 30.00)	4.0% ($ 72.00)	4.0% ($120.00)
Tobacco	2.0% ($ 20.00)	2.0% ($ 36.00)	2.0% ($ 60.00)
Education	1.0% ($ 10.00)	1.5% ($ 27.00)	2.0% ($ 60.00)
Other Items	1.5% ($ 15.00)	1.5% ($ 27.00)	1.0% ($ 30.00)
	100% ($1,000.00)	100% ($1,800.00)	100% ($3,000.00)

*Based on Bureau of Labor Statistics.

CHAPTER THREE

In What Type of Store Do You Shop?

THE ORGANIZATION of a big store is a study in itself. Competition among stores is keen. The one that gives the customer most satisfaction gets most business. These are some of the merchandising problems store owners and managers have to solve:

(a) What kind of advertising will they use to earn the good will of those from whom they buy and those to whom they sell?

(b) How can they allow enough credit to make buying easy for the consumer without running undue risks?

(c) In what departments should goods be grouped to serve the consumer most efficiently?

(d) How can prices be made low enough to attract consumers while allowing a fair profit to manufacturers?

(e) How can goods be sold quickly enough to make it possible to keep a supply of fresh goods always on hand?

(f) How can employees and consumers come to have a real understanding of each other's problems?

(g) What extra services can be given consumers without adding too greatly to operating expenses?

The bigger the department store the more services it offers, and you pay for these services indirectly in every purchase you make. Some more practical consumers are beginning to wonder how many of these services are really necessary, or desirable. The following is a list of some of the services offered in many large department stores. Check off those you think the average consumer can do without.

Delivery service
Parking lot or garage
Privilege of returning purchases
Check room
Elevators
Escalators
Gift wrapping
Free sewing or cooking lessons

Postoffice	Charge accounts
Restrooms	Travel service
Waiting lounges	Fashion shows
Tearoom	Public telephones
Nursery	Beauty parlors
Soda counter	First-aid room with nurse
Free mail service out of town	Personal shopping service

It may be difficult to check off many, because we have all been a little spoiled in our shopping habits. However, an emergency such as that which faced the nation in 1942 showed that we could do without many services we had come to take for granted.

The *department store* is a satisfactory place in which to shop for several reasons. A large variety of goods can be found under one roof; commodities are well chosen by trained buyers; prices are usually reasonable because goods are bought in large quantities; charge account and delivery services facilitate shopping.

Nearly every city of any size now has one or more *"super" food markets*—usually members of a chain such as A & P, Safeway, Kroger, Giant, or some other large company. These "super markets" offer the consumer many advantages:

(a) Commodities cost less because the store buys in large quantities.

(b) Such stores can carry a variety of brands the smaller store could not carry.

(c) A quick turnover of merchandise means that what is on hand is probably fresh.

(d) Parking facilities are often provided.

(e) Baskets and carts in which to collect purchases make shopping less tiring.

The rationing of cars, gasoline and tires in 1942 was a threat to the large food markets on the outskirts of the city, and made it possible that the corner grocery store might come into its own again.

Chain stores under one centralized management have increased greatly during the last two decades. Chain stores specialize in groceries, ready-to-wear clothes, hats, drugs, cigars, candy, hardware, and many other commodities. Chain stores buy in large quantities, sell for cash, have as a rule no free delivery, make no refunds, and allow no "take out on approvals." All of these factors, which reduce office as well as other expenses, enable them to undersell the independent stores. Some people make the following criticisms of chain stores: Chain-store clothes lack individuality; chain stores often do not support community interests; chain stores "kill" other independent businesses.

What has been your experience in shopping in a chain store?

Independent stores are usually conveniently located, near large down-town shopping centers or in residential neighborhoods. The independent stores have recently adopted a policy of group buying in order to meet the prices offered in chain stores. The owner of the store or specialty shop is usually a member of the community and often knows and is interested in the personal interests of his customers. Prices are often slightly higher; but the independent grocer will take phone orders, run to a near-by store to buy a commodity temporarily out of stock in order to cater to an established customer, deliver goods, and carry credit customers. Because of this personal element you can shop in an independent store with more freedom than is possible in a chain store, receive more courtesies, and feel as though you were doing business with a friend.

Mail-order houses were established in the horse-and-buggy days when it was not easy to run down-town for a spool of thread. A great deal of business is still done through the thick Sears Roebuck and Montgomery Ward catalogues, familiar to every family a generation ago. Most of the established mail-order houses, however, have in every city subdivisions which compete with other stores. Mail-order

houses often sell under other names nationally advertised brands of ice boxes, sewing machines, radios, washing machines, and other equipment. These commodities are sold for less money than when they carry the regular brand names.

If there is a *consumers' co-operative* in your community, find out how it works. Co-operatives are formed on a non-profit basis. Members of the organization (anyone who wants to patronize such stores) buy shares which may sell for as little as five dollars. At present, except for farm co-operatives, grocery stores and gasoline stations are the most frequent types. Prices are about the same as those in other stores, but the consumer keeps a record of her purchases. At the end of the year she receives her share of dividends or "savings." In other words, *profits* are divided among all members rather than among a few stockholders.

You can save through the year by shopping at consumers' co-operatives.

CHAPTER FOUR

How Do You and Your Family Pay for Your Purchases?

YOU HAVE to figure out some way of paying for whatever you buy.

If we could sit down on payday with all the cash for the whole month on the desk, if we knew how much we should have to lay aside for food, clothing, housing, recreation, and so on, and could place just that amount in labeled envelopes to be paid out as needed,—if all this were possible we could all stay out of debt—if the plan worked! But most families do not like to keep a lot of ready cash in the house; unexpected expenses arise to alter plans; charge accounts are tempting; and it is "so easy" to pay on the installment plan that before long the bank account is not elastic enough to cover all expenses.

There are advantages and disadvantages in any method of paying, as will be explained below. Most families operate on all three methods of paying: cash, credit, and installment.

When you pay cash as you go along you are not likely to buy what you do not actually need or cannot afford. You can keep a more definite check on your money. You have a feeling of freedom and independence because you are probably not in debt. On the other hand, you may not want to keep so much cash on hand. You do not feel as free to return merchandise that is not satisfactory if you have already paid for it. You may need more ready cash one month than another, and would prefer to charge purchases and let the account run a little longer if necessary.

In recent years much has been written about consumer credit. Large corporations have always been able to secure credit to borrow money because the business was back of the loans. A small family on a $1400-a-year income often

has needed credit urgently to pay for a major operation, to provide for the family needs over a long illness, or to carry the family over until crops paid off. Unless the family could put up some piece of property, stock, or bonds, it was difficult to obtain credit. A certain amount could be raised on a life insurance policy.

Credit is also available to families from these sources:

Charge accounts are the most popular form of credit. If you move into a new community and wish to open a charge account in a store, you have to be investigated. The store will write to your bank and to the stores where you have previously run accounts, or will telephone your employer as to your character and ability to pay. The Federal Reserve Board has recently set up a number of regulations regarding charge accounts in order to curb inflation. For example, purchases made in one month must be paid for completely by the 10th of the next month or no other purchases may be charged. Although the purchase of the large commodities usually bought on the installment plan is discouraged, special arrangement may be made for a substantial down payment, with a short period (in some cases up to six months) to make full additional payments.

Many families find charge accounts convenient in department and independent grocery stores because time is saved in shopping, refunds in the form of credit are easily obtainable, purchases may be paid for at the end of the month before the bank account is balanced, exchanges are easy to make, and a definite record of expenditures is at hand.

Banks will give credit to consumers provided their notes are endorsed by people or institutions known by the bank to be financially reliable. Some states allow *personal finance companies* to operate. Be sure to investigate such companies through your Better Business Bureau before applying to them for credit.

The *Farm Credit Administration* makes two types of loans to well-established, successfully operating farmers: (1)

Through twelve Federal Land Banks located throughout the country, farmers may receive long-term low-interest credit to purchase a farm. (2) Through twelve intermediate-credit banks short-term production loans may be secured for buying seed, fertilizer, or machinery. At the end of the season, profit on the sale of wheat or corn or other crop is used to pay off the loan.

The *Farm Security Administration* is an organization for the farmer who is not so well off and wants to buy a small piece of land and improve his social condition. This office has been responsible for much farm rehabilitation and resettlement in recent years.

Credit unions are a newer type of lending organization available to closely knit groups of people, such as workers in a common industry, citizens of a particular community, or professional groups. These unions, chartered by the state or Federal government, are self-operating and safe. Small loans may be made upon a member's signature; larger loans must be endorsed. The fund out of which loans are made is accumulated from the dues paid in by union members.

Large equipment, such as refrigerators and ranges, automobiles and homes, is often bought on the *installment plan.* In 1942 installment buying was discouraged; most of the commodities bought on this plan were off the market.

Before entering into any installment contract, it is wise to consider the following questions:

(a) Do you understand all the terms of the contract?

(b) What rate of interest do you actually pay?

(c) Would it be cheaper to use your savings or borrow money from the bank?

(d) Is it worth the extra cost not to wait until you have saved enough money to buy the article for cash?

(e) How much and how often do you pay, and when will payments be completed?

(f) To what extent can your creditor impose fines or extra charges?

Don't shop at rush hours.

Don't take up the clerk's time "just looking."

Compare prices by reading newspaper ads.

Buy in the most economical quantities for your use.

CHAPTER FIVE

What Guides Will Help You With Your Shopping?

EVERYONE POSSESSES an esthetic sense. The more attractively a commodity is packaged, the greater appeal it makes. Nearly everyone is to some extent gullible—believing what he hears and reads.

All advertising is designed to appeal to your desire for wealth, comfort, beauty, popularity, possession, or to your curiosity. Colored pictures of new food dishes make you want to go out immediately and purchase all the ingredients; tragic pictures of children in need make you dig down into your pocket to buy membership in the Red Cross; glamorous cosmetic ads make you wonder if you can achieve such beauty by using the commodities advertised.

Although you may sometimes criticize advertising as being false, meaningless, or as presenting only part of the facts, you are to some extent indebted to advertising for your present social, cultural, and economic status. It keeps you posted on all current developments and services, and has helped to make possible mass production and consequently lower prices.

Labels, brands, and *prices* may or may not be satisfactory buying guides. *Labels* carry more information now than formerly, but not enough yet to be true guides.

Nationally advertised brands are usually safe buys, because the product has a certain guarantee. Many brands that are not nationally advertised may be as good as or better than national brands, but finding a new cheap brand is based entirely on the trial-and-error method.

Price is an unsatisfactory guide in choosing many commodities. Above a certain price you get no more actual satisfaction as the price increases. Standard brands of most

commodities have standard prices, and may serve in making a comparison with other brands.

Some of the suggestions below may be old to you, but if you follow them you will be a better consumer.

When you go shopping:

(a) Keep a cumulative shopping list. Jot down what you need on a pad on your dresser. Before you go to town, organize your list; what you do not buy, list anew for next time.

(b) Avoid shopping at rush hours when shoppers crowd the stores.

(c) Avoid shopping when you are too tired to use good judgment.

(d) Find the most satisfactory places to buy your dresses, hats, shoes, and patronize those places.

(e) Appear well-groomed and appropriately dressed.

(f) Be patient and pleasant with salespeople and fellow shoppers.

(g) Give the person who waits on you full attention; know enough about what you want to ask sensible questions.

(h) Don't take up the clerk's time "just looking"; avoid taking home things you plan to return.

When you go marketing:

(a) Shop around to find out where your most consistent best buys are.

(b) Read the newspaper ads to compare prices of familiar brands.

(c) Know the best season for buying fresh fruits and vegetables.

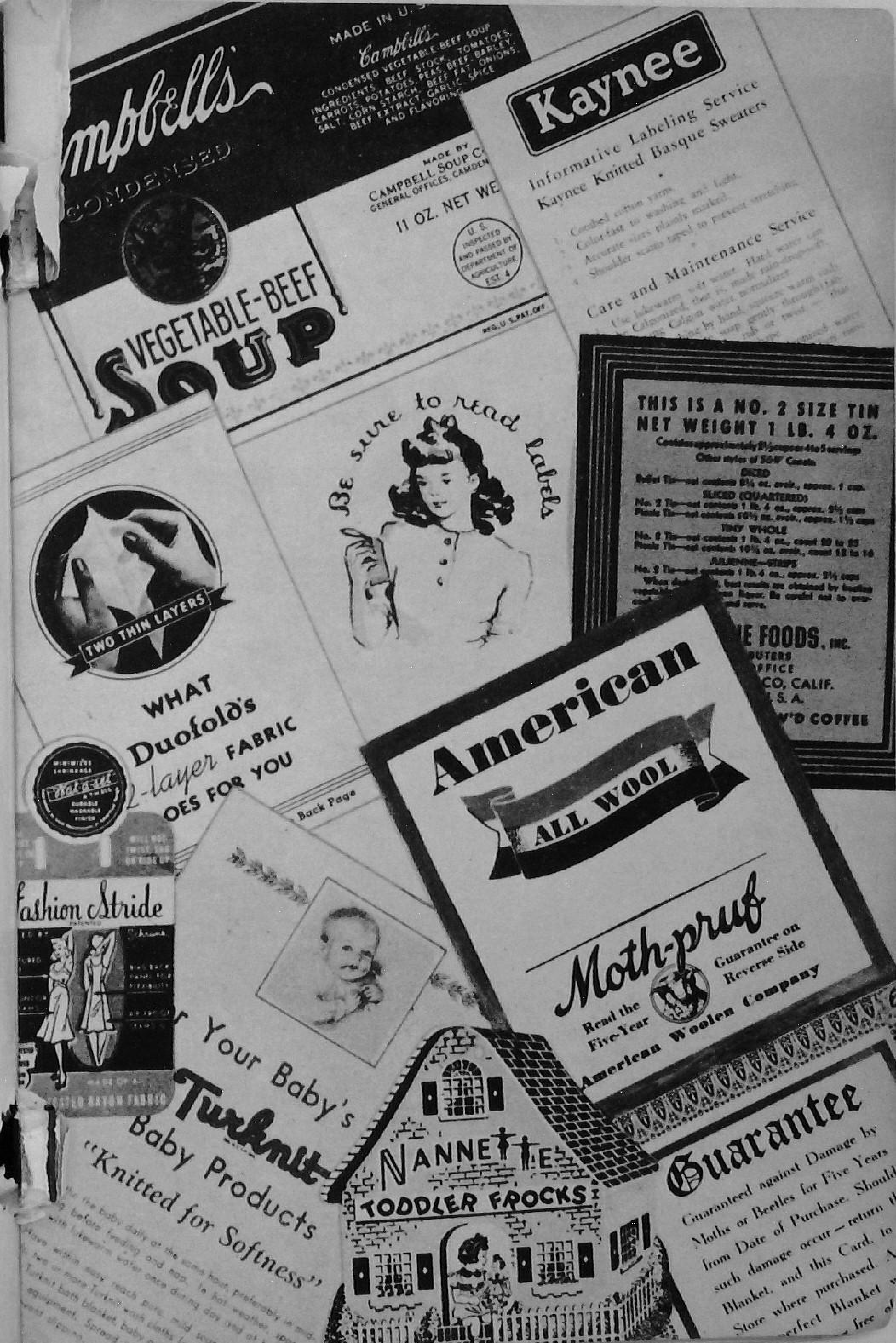
(d) Buy fruits and vegetables by weight, not by measure, when possible.

(e) Read the labels to find out grade, number of servings, food value, and other pertinent information.

(f) Buy in the quantities you can use or store conveniently. As a rule, large cans of fruit and juices give you more for your money, and unused portions can be stored in the refrigerator.

(g) See that scales are accurate.

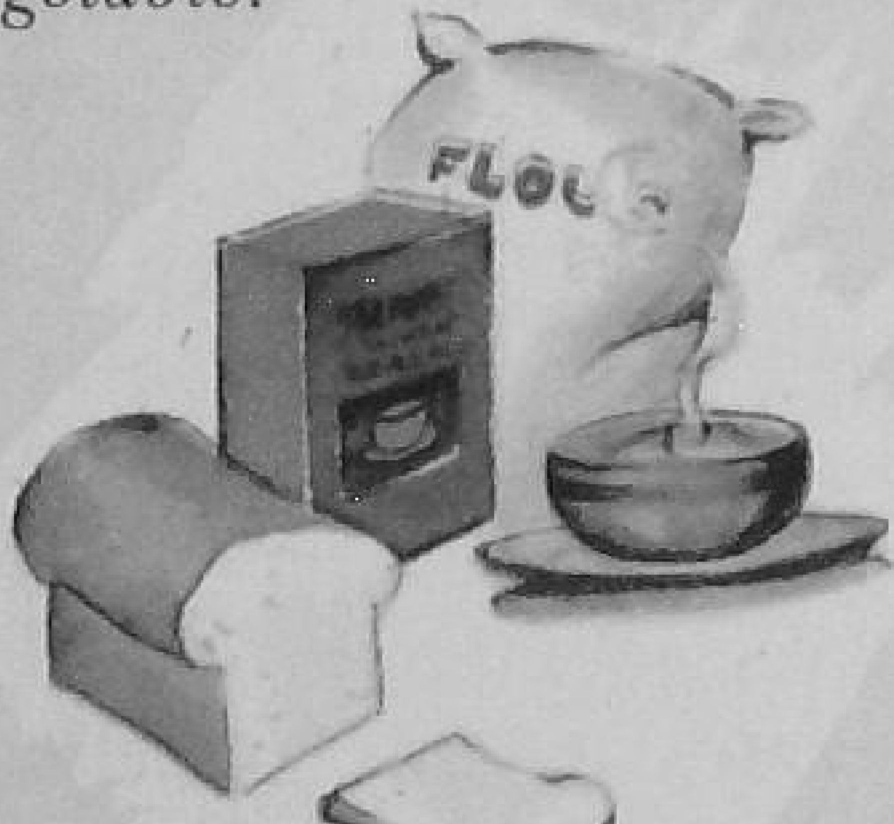
(h) Check your purchases and cash slip before leaving the counter.



MADE IN U.S.
Campbell's
CONDENSED VEGETABLE-BEEF SOUP
INGREDIENTS: BEEF STOCK, TOMATOES, CARROTS, POTATOES, PEAS, BEEF, BARLEY, SALT, CORN STARCH, BEEF FAT, ONIONS, BEEF EXTRACT, GARLIC, SPICE AND FLAVORING
mpbell's
CONDENSED
VEGETABLE-BEEF
SOUP
MADE BY
CAMPBELL SOUP CO
GENERAL OFFICES, CAMDEN
11 OZ. NET WE
U.S. INSPECTED AND PASSED BY DEPARTMENT OF AGRICULTURE EST. 4
REG. U.S. PAT. OFF.
Kaynee
Informative Labeling Service
Kaynee Knitted Basque Sweaters
Care and Maintenance Service
Be sure to read labels
THIS IS A NO. 2 SIZE TIN
NET WEIGHT 1 LB. 4 OZ.
DICED
SLICED (QUARTERED)
TINY WHOLE
JULIENNE—STRIPS
E FOODS, INC.
CO, CALIF.
U. S. A.
TWO THIN LAYERS
WHAT
Duofold's
2-layer FABRIC
OES FOR YOU
Back Page
American
ALL WOOL
Moth-pruf
Read the Five-Year
Guarantee on Reverse Side
American Woolen Company
ashion Stride
r Your Baby's
Turknit
Baby Products
"Knitted for Softness"
NANNETTE
TODDLER FROCKS
Guarantee
Guaranteed against Damage by
Moths or Beetles for Five Years
from Date of Purchase. Should
such damage occur—return th
Blanket, and this Card, to
Store where purchased. A

More than a pint of milk, or cheese.

At least one green or yellow vegetable.

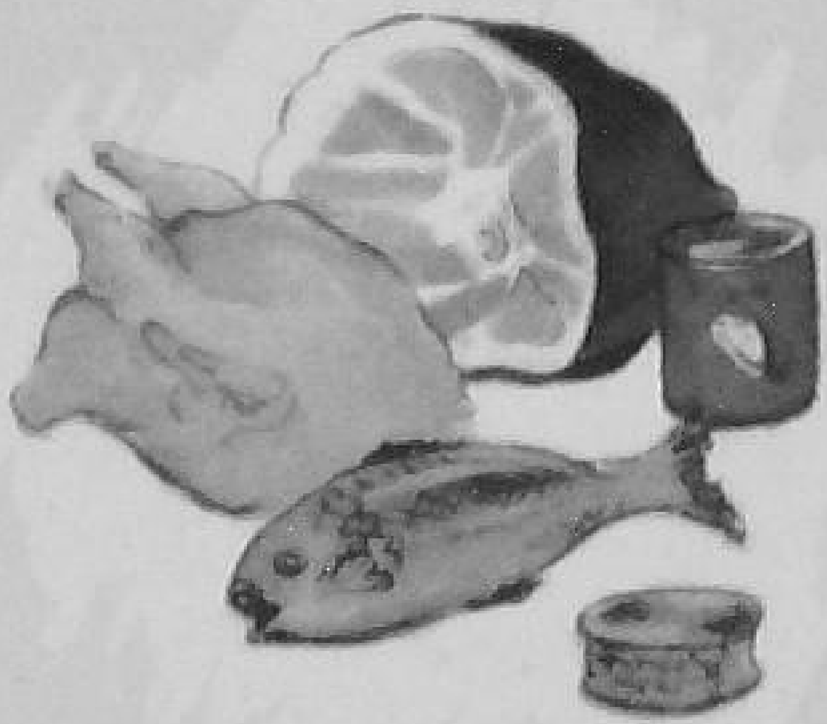


Whole grain products or enriched bread and flour.

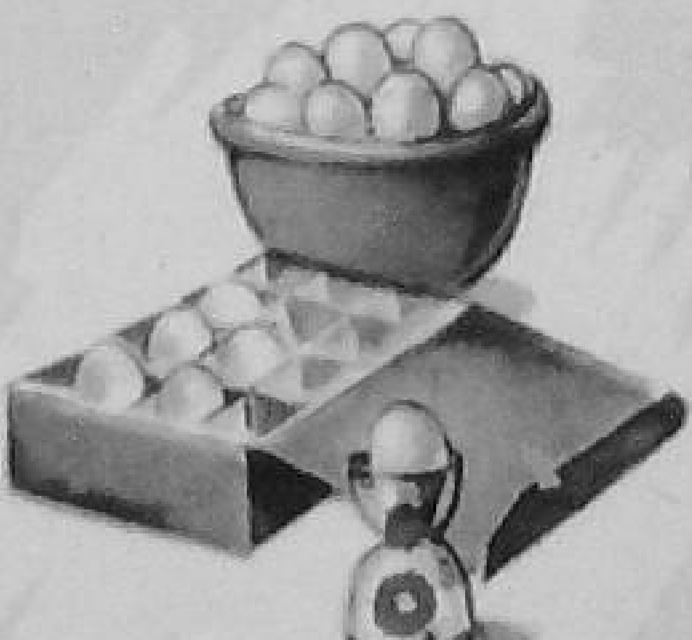
6 to 8 glasses of water.

At least one citrus fruit or green vegetable.

Meat, poultry, or fish.



At least 3 or 4 eggs a week.



BE SURE YOU EAT THESE FOODS EVERY DAY

CHAPTER SIX

You Should Become a Good Judge of Food

ALTHOUGH IT is estimated that one-fourth of the nation's income is expended for food, and nearly one-third of the nation's population is employed in some phase of its production, manufacture, preparation, and distribution, *Time Magazine*, April 27, 1942, makes the following statement: "Three-fourths of United States citizens do not eat the right kind of food prepared the right kind of way; at least 40,000,000 have diets which physicians regard as very bad." Are you among the one fourth who eat the proper food prepared in the proper way? This short chapter should help you to improve your eating habits and stimulate you to study more about food selection, preparation, and nutrition.

In studying standards of living in Chapter Two, you found that the family on a minimum standard spent a much larger part of its income on food than the family at a well-to-do-level. As income decreases, the per cent of income spent for food increases greatly. The average middle-class family spends from one-third to one-fourth of its income on food.

In your everyday diet you need a certain number of calories, supplied by proteins, carbohydrates, and fats. You also need minerals, vitamins, and plenty of water.

The amounts of various foods you need daily are determined by your age, what you do, and how much you ought to weigh. You should get the right amount of food to keep your weight normal. Not only do you need the right amount of food, but also the right kind. The current emphasis on the National Nutrition Program is placing before even the kindergarten child the importance of following the *protective diet* as shown in the illustration on the opposite page.

Proteins are necessary to repair the wear on muscle tissues and to build new tissues. The best sources of proteins are meat, eggs, milk, cheese, and legumes (beans and peas).

Carbohydrates supply heat and energy, but if eaten in excess will tend to add pounds to your weight. Foods high in carbohydrates are candies, cakes, pies, sugar, flour, potatoes, cereals, and breads.

Fats are a more concentrated source of heat and energy. Cream, butter, and salad dressings provide the most fat.

Minerals are essential to health, to growth, and to the regulation of body processes. Milk, eggs, fruits, and vegetables offer the best sources of minerals. Foods rich in calcium, phosphorus, and iron are listed below:

CALCIUM	PHOSPHORUS	IRON
(To build teeth and bones and to clot blood)	*(To build bone, brain and muscle cells, and teeth)*	*(To build up hemoglobin in red corpuscles)*
Milk	Eggs	Eggs
Buttermilk	Milk and buttermilk	Red meats, especially liver
Cheese	Meat	Dried fruits
Most "greens"	Legumes (dried and fresh)	Greens
Molasses	Poultry and fish	Molasses

Vitamins are necessary to life, health, and growth. They also build body tissues and help prevent such diseases as rickets, beri-beri, and pellagra. These are called dietary deficiency diseases, because they are caused by a lack of an essential in the diet. Children are likely to get too little vitamin D, the sunshine or cod-liver oil vitamin, and adults often get too little of A and C. Vitamin C is destroyed by heat; B and G are water soluble. Most of C is preserved in acid foods. The table opposite gives you the sources of the most common vitamins and tells you what they do.

What Vitamins Do and Where to Get Them

	Necessary or Useful For:	*Sources:*
Vitamin A	Normal vision or eye sensitivity (ability to adjust to light and dark) Resistance to colds	Many yellow foods Liver (especially beef) Green leafy vegetables Carrots Butter Apricots and peaches Eggs
Vitamin B (Thiamin)	Good appetite and digestion Nervous stability	(Most widely distributed) Pork and ham Dried and fresh peas Lima beans Whole-grain cereal Dried figs Peanuts
Vitamin C (Ascorbic Acid)	Healthy teeth, gums, and bones Strong capillary walls	Many raw foods Green peppers Raw cabbage and lettuce Citrus fruits Tomatoes Berries Pineapple
Vitamin D	Development of teeth and bones	Sunshine Cod-liver oil Percomorph oil Irradiated milk Mackerel, salmon, sardines, tuna Butter Liver Cream Eggs
Vitamin G (Riboflavin)	Healthy skin and eyes Nerve stability Good digestion	Liver Eggs Cheese Beans Beef and pork Chicken Milk Whole wheat cereals Leafy vegetables
Vitamin K	Clotting blood Prevention of hemorrhages	Egg yolk Liver Vegetable oil Leafy vegetables Tomatoes

The following charts are helpful guides to the best ways to select food to get the most value from your food and your money.

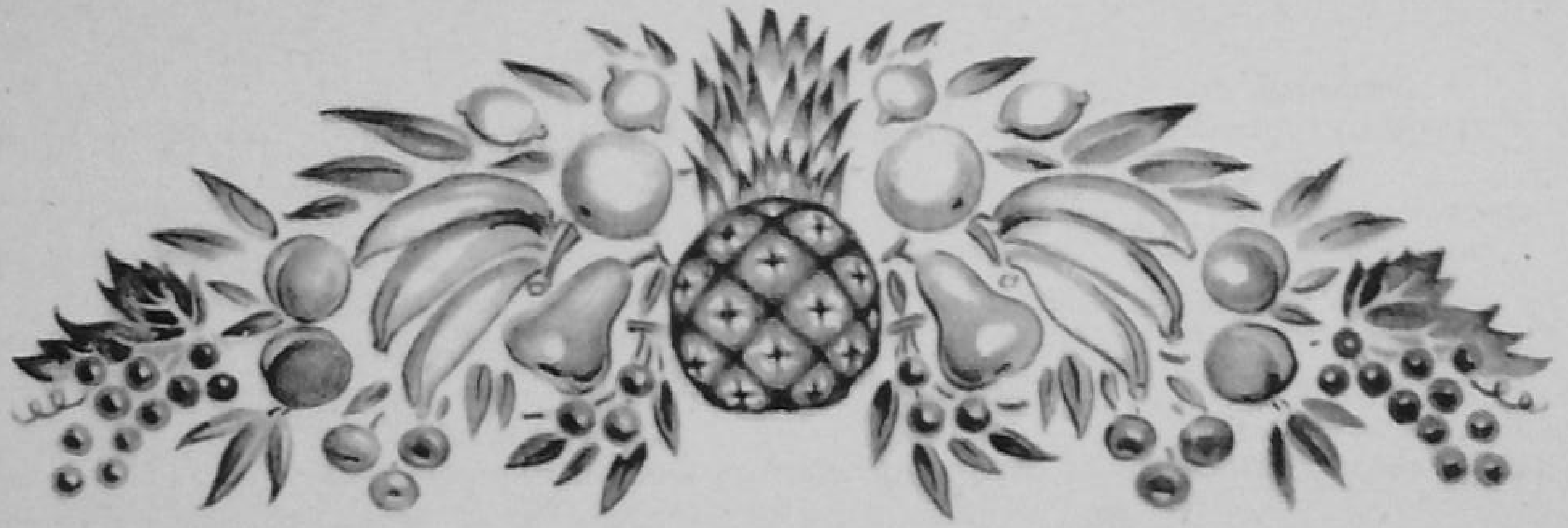
FOOD SELECTION CHART—VEGETABLES

FOOD	FOOD VALUE	HOW TO SELECT	QUANTITY TO BUY	BEST SEASON
Asparagus	Fresh green high in Vitamins A and C, and iron. (Vitamin A lost in bleaching)	Firm, straight stalks with firm, close buds at tips	2 pounds for 4 or 5 servings	Middle of April to June
Beans (Dry)	Fat and protein, Vitamin B, calcium, phosphorus, and iron	Packaged beans are cleaner than "bulk" beans	1 cup dried: 6 to 8 servings	Year round
Beans (Snap* and lima)	Vitamins A, C, B_1, iron, calcium	Pods of uniform size for even cooking—firm, bright green color free from blemishes. Break to test snap	1 pound: 4 servings	Year round. Cheapest June to October
Beets	Greens contain iron and vitamins. Beets contain Vitamins B_1 and G	Small, firm, even-sized for quick cooking and firm, tender cores	2 pounds topped beets: 5 servings	Not expensive. Year round. June to October best
Broccoli	Vitamin A, calcium, iron	Green stalks, tight flowers, and fresh-looking leaves	1 large bunch serves 5 or 6 people	October to December. Not good from April through summer.

*Name changed from string to snap when breeding eliminated string.

FOOD	FOOD VALUE	HOW TO SELECT	QUANTITY TO BUY	BEST SEASON
Brussels Sprouts	Vitamins A, C, B_1, calcium, iron	Firm heads with fresh green leaves. Fluffy or yellow-green leaves of inferior quality	1 pound for 4 servings	September to April
Cabbage	Full of Vitamins A, B_1, C, and G. Green cabbage good source of calcium and iron	Firm heads with healthy green leaves for best flavor	1 pound for 4 servings	Not expensive. Year round. Best late summer and early fall
Carrots	Vitamins A and C, calcium	Science has produced longer, more tapering carrots free from fibrous core. If carrots are limp, dampen and place in covered pan	1 pound for 3 to 4 servings	Not expensive. Year round. June-October
Cauliflower	Vitamins C, B_1, G	White, firm heads, free from discoloration. Leaves fresh and green.	1 large head for 5 servings	Fall until spring
Celery		Firm, even stalks, free from bruises. Green stalks contain more vitamins	2 small bunches for 4 cooked servings. 1 stalk raw 4 to 6 servings	Moderately expensive. Year round. Poor in July and August
Corn	Vitamins B_1, C, G. Vitamin A in yellow corn. Carbohydrate	Buy corn with fresh green husks; pull back to see that kernels are close, firm, and shiny	1 medium ear per person	July through September; October corn is poor
Cucumbers	Aesthetic value	Experiments have produced longer, smoother cucumbers of fairly uniform quality	1 large cucumber, 3 servings	April to October
Greens: Spinach Kale Swiss chard, etc.	Vitamins A, C, B_1, and G, iron, and calcium	Fresh, crisp, thin leaves of even green color	2 pounds, 5 to 6 servings	Spinach all year. Kale all year except May. Chard July to October
Lettuce Salad greens	Vitamins and minerals	Green-leaf lettuce has more vitamin and mineral content than white lettuce	1 head, 4 to 6 servings	Iceberg, October to May

FOOD	FOOD VALUE	HOW TO SELECT	QUANTITY TO BUY	BEST SEASON
Onions	Flavor is chief value: Vitamin C and some minerals	Small firm onions may be more economical, inasmuch as only a little onion at a time is used for seasoning	1 pound, 3 to 4 servings	Small eating onions, May to December. Small table onions, early spring
Parsnips	Calcium, phosphorus, Vitamins B_1 and C	Avoid parnsips with large, hollow-feeling tops	1 pound, 3 servings	September to March
Peas, Dry	Protein, calories, Vitamins A, B_1, and C, phosphorus	Dried peas are more sanitary packaged than loose	Same as beans	Year round
Peas, Green	Vitamins C, B_1, calories, iron	Bright green, smooth, velvet pods. Feel pods to see how full they are	2 pounds, 5 to 6 servings	Year round. May to September best
Peppers	Aesthetic value. Vitamins A and C	Firm skin, bright green color, minus blemishes	½ medium pepper per serving (stuffed)	Low in March, April and May
Potatoes	Protein, Vitamins B_1 and G	Maine and Idaho potatoes for baking; even-sized potatoes for even cooking	2 pounds, 5 to 6 servings	Year round. New potatoes June through September
Rice	Calories	Sealed boxes most sanitary, bulk rice is cheaper	1 cup uncooked, 6 servings	Year round
Squash	Vitamins A, B_1, G		2 pounds, 4 servings	June to January
Sweet Potatoes	Vitamins A, B_1, C, G	Dark yellow sweet potatoes are moist, while yellow sweet potatoes are dry and mealy	2 pounds, 4 to 6 servings	October to June
Tomatoes	Vitamins A, B_1, C, G	Firm, heavy feeling with thin skin	1 pound, 4 servings. 1 pound = 4 small tomatoes	All year. June to October best
Turnips	Vitamins B_1, C, G, calcium	Firm, solid feeling—not hollow	2 pounds (topped), 4 to 6 servings	October to March

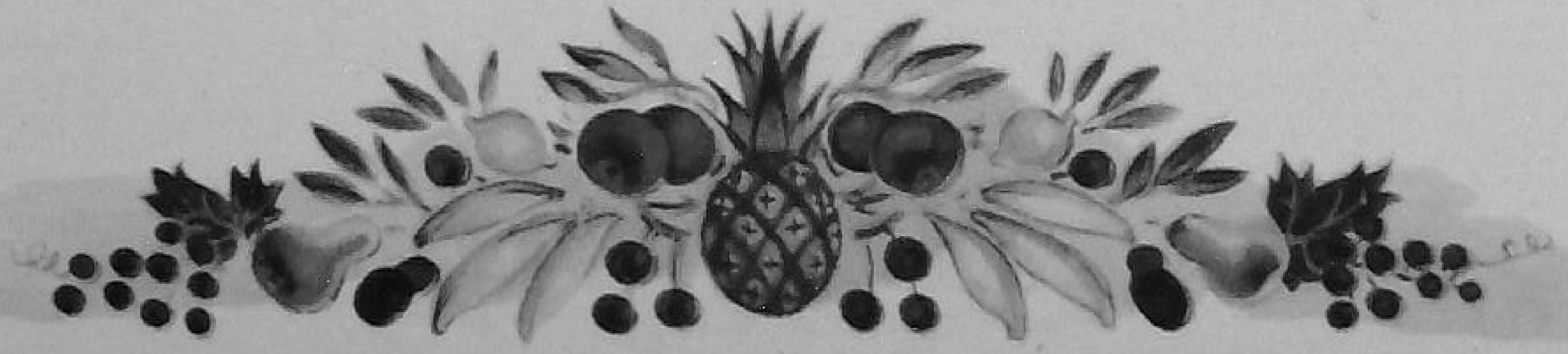


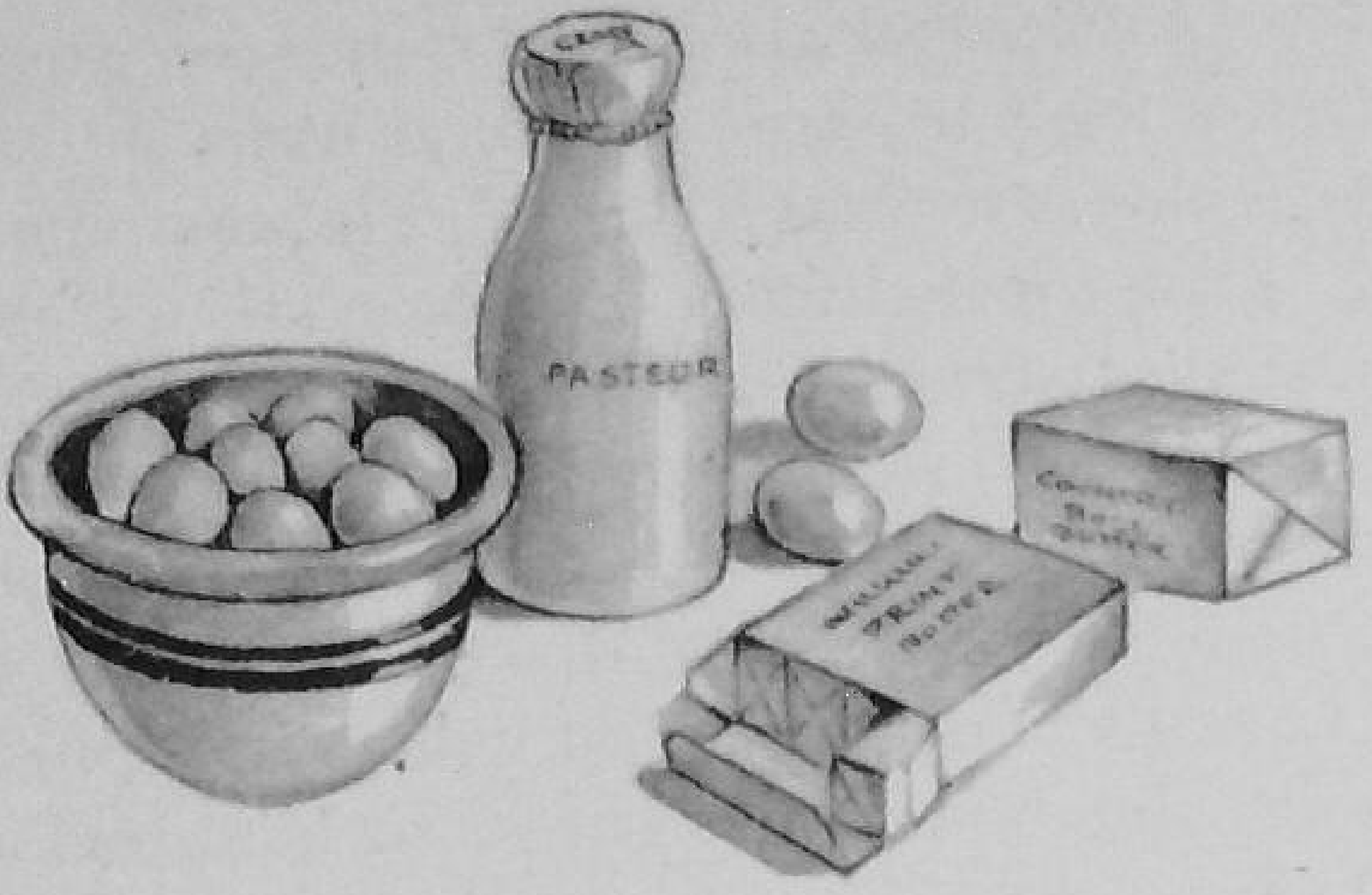
FOOD SELECTION CHART—FRUITS

FOOD	FOOD VALUE	HOW TO SELECT	QUANTITY TO BUY	BEST SEASON
Apples	Value varies according to season, age, variety. Vitamins B_1, C, minerals	For baking: Stayman, Rome beauty, Black twig. For pie: Stayman, York Imperial. Dessert: Delicious, Golden Delicious	1 medium apple per person	September to April. Green apples for sauce in late June and early July
Bananas	Carbohydrates	When ripe enough to eat should be brown-flecked	1 medium banana per person	
Berries	Vitamin C	Tilt container to examine contents; over-ripe berries stain boxes, ripe berries are firm and evenly colored	1 quart for 5 servings	Strawberries, May to August; middle May to middle June cheapest. Raspberries, July to September; late July for preserving

FOOD	FOOD VALUE	HOW TO SELECT	QUANTITY TO BUY	BEST SEASON
Cranberries	Vitamin C	Full, round, shiny berries, free from soft spots, are best	1 pound, 6 to 8 servings.	November to March
Dried Fruits	Iron content greater than in fresh fruit. Dates: Vitamins A and G. Figs: B_1 and G. Lack Vitamin C	Packaged fruits are more sanitary than "bulk" fruits	11-oz. package, 6 to 8 servings	Year round. Packaged fruits more sanitary, bulk cheaper.
Grapefruit	High in Vitamin C	Firm, heavy feel, with even yellow color	½ per serving	October to May (July and August poor months)
Grapes		Avoid buying grapes that fall off the bunch when shaken. Buy Concord for jelly and juice	1 pound serves 4	Late August to October; seedless, June to September
Lemons and Limes	High in Vitamin C	Thin-skinned, heavy lemons are best. Avoid soft brown spots at stem ends		May, June, July high; September to March supply stops
Melons		*Slightly* soft ends in cantaloupes and honeydews Buy watermelons from "sample plugs"		June through September
Oranges	Vitamins C, A, B, minerals	Thin-skinned, heavy oranges produce most juice. Oranges marked "color added" are not as rich in vitamins	1 to 2 per glass of juice	Florida, December to April. California navel, late November to June. California Valentia, May to December

FOOD	FOOD VALUE	HOW TO SELECT	QUANTITY TO BUY	BEST SEASON
Peaches	Vitamins A, B, C	Look near stem end for pinkish or yellow color to be sure inside is ripe. Avoid brown spots. Clingstones hold shape better for canning whole, but freestones are better eaten raw or canned in halves	1 to 1½ per serving	Late July to October. Late August and September best for preserving
Pears	Some Vitamins C and G	Pears will keep only a few days, so do not buy in quantity. Avoid wrinkled, marked, or very hard pears	1 per serving	July, August, September, October. Canning pears, September
Prunes	Vitamins A and B_1, iron, calcium	Packaged prunes are cleaner and less dry than bulk prunes, which are cheaper	1 pound: 20 to 40 large prunes. 40 to 60 medium prunes. 60 to 80 small prunes. (Small prunes have most meat)	Year round
Pumpkin and Hubbard Squash	Vitamin A	Small and medium-sized pumpkins are a little more mealy		Pumpkin, late October to January Squash, late November to March
Rhubarb	Some Vitamins A and C	Long, even, pink, crisp-looking stalks		May to August cheapest





HOW TO JUDGE OTHER FOODS

Milk: Take no chances on milk. Buy from dairies whose sanitation practices meet the Public Health Service requirements. Grades A, B, and C are awarded on the basis of tests of cattle, dairies, bacteria count, and per cent of butter fat. Pasteurized milk is safer than raw milk. Vitamin-D milk costs more than ordinary milk, and this vitamin is obtained in more satisfactory quantities in sunshine and cod-liver oil. Homogenized milk is milk that has the cream evenly distributed throughout.

Butter: Butter is graded up to a score of 100% on flavor, body, and salt. A score of 92% to 94% ensures good table butter.

Eggs: Eggs vary greatly in size, although small eggs are just as good as large eggs. Grade AA eggs are of the highest quality and not commonly purchased. Grade A eggs are best for table use. Grade B eggs are economical for cooking and baking. Fresh eggs have firm yolks and whites and are difficult to break, whereas old eggs break easily and spread when broken. Wipe eggs instead of washing them, and keep them in the refrigerator away from foods that carry odors. Egg whites may be covered and stored for several days; yolks will keep for the same period if covered with a teaspoonful of cold water.

Poultry: Chickens are classed as broilers (very tender and small) if they are 8 to 12 weeks old; as fryers if they are 14 to 20 weeks old; as roasters if they are 5 to 9 months old.

Meats: Look for the following characteristics when buying meats: Beef—bright red color, finely marbled fat distribution; buy ¼ to ½ pound per serving. Roasts four pounds or over give best results. Pork—light pink color, firm texture, slight marbling. Veal—flaky fat, little or no marbling of fat, pink bones; lean meat light grayish pink. Lamb—dull pink color, bone reddish in young lamb and white in old lamb. Study the meat charts below for cuts to buy.

Dehydrated Foods: Dehydrated foods are becoming more numerous. Dried foods are easily packed and shipped and are high in mineral content. They are usually cheaper in bulk, but are cleaner sold in packages.

Frozen Foods: Frozen vegetables and fruits are sanitary, easy to prepare, and high in mineral content. Many vegetables and some meats and berries can be purchased frozen. A package of frozen food serves four or five persons. Numerous small towns throughout agricultural sections are installing community plants so that people with farms can freeze and store their fruits, vegetables, and meats.

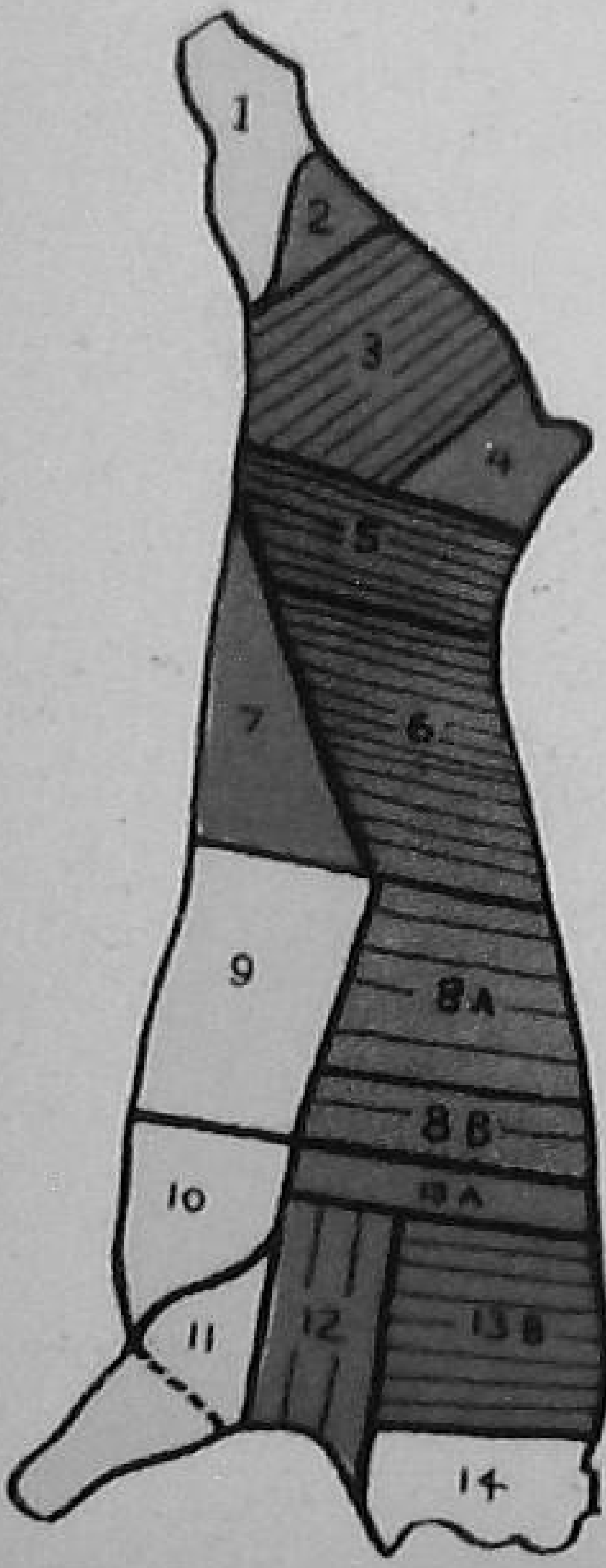
Buy Meats According to Your Taste and Budget

See Meat Chart

Beef

Low-Cost Cuts:	*Serve:*
1. Shank (including bone)	Soup, stew.
9. Plate, fresh or corned	Stew, boiling meat.
10 Brisket, fresh or corned	Boiling meat, stew.
11. Fore shank	Soup, stew.
14. Neck	Stew, mincemeat, meat loaf.

Medium-Cost Cuts:	
13. Chuck—straight cut:	
A. Chuck blade	Pot roast, stew.
B. Chuck	Pot roast, stew.
2. Heel of round	Stew, pot roast.
3. Full round	Minute steak, Swiss steak, pot roast, stew.
4. Boneless rump	Pot roast, corned.
7. Flank	Braised steak, stew.
12. Chuck round bone	Pot roast, stew.



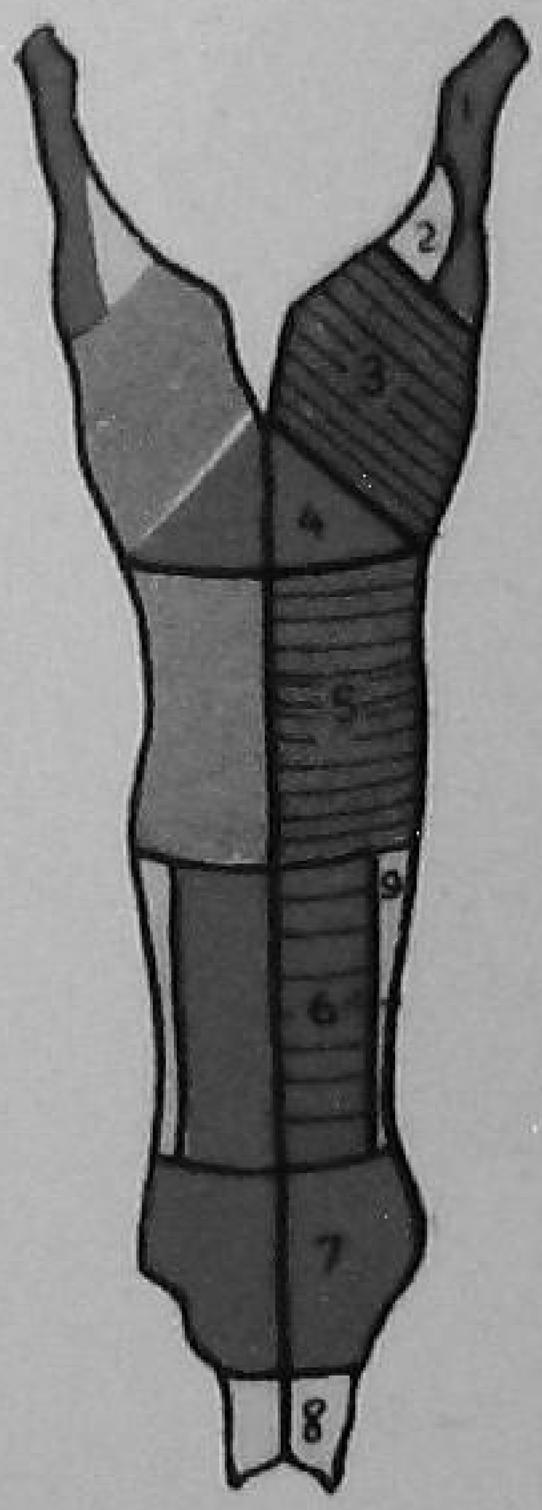
High-Cost Cuts:	*Serve:*
8. Prime rib—7 ribs:	
A. Prime rib roast, 5 ribs	Roast.
B. Blade roast, 2 ribs	Roast.
5. Sirloin	Broiled steak, roast.
6. Porterhouse	Broiled steak.

Other Edible Parts:	
Heart	Stew, stuffed, braised.
Kidney	Stew, meat pie.
Liver	Fried, braised, liver loaf, liver paste.
Tongue, fresh, corned, pickled, smoked	Boiled.
Tripe, fresh, pickled	Broiled, fried, creamed.
Oxtail	Stew, braised, soup.

Veal

Low-Cost Cuts:	*Serve:*
2. Heel	Fricassee, pot roast, ground meat.
8. Neck	Fricassee.
9. Breast	Fricassee.
10. Fore shank (not shown on chart)	Soup, fricassee, ground meat.
Medium-Cost Cuts:	
1. Shank	Soup, fricassee, ground meat.
4. Rump	Pot roast.
6. Rack	Braised chops, roast.
7. Chuck	Pot roast, fricassee.
High-Cost Cuts:	
3. Round	Cutlets, veal birds, roast.
5. Loin	Braised chops, roast.
Other Edible Parts:	
Heart	Stew, stuffed, braised.
Kidney	Stew, meat pie, broiled.
Liver	Broiled, fried, braised.
Tongue, fresh, corned, pickled, smoked	Boiled.
Brains	Fried, braised, scrambled.
Sweetbreads	Broiled, creamed, in salad.

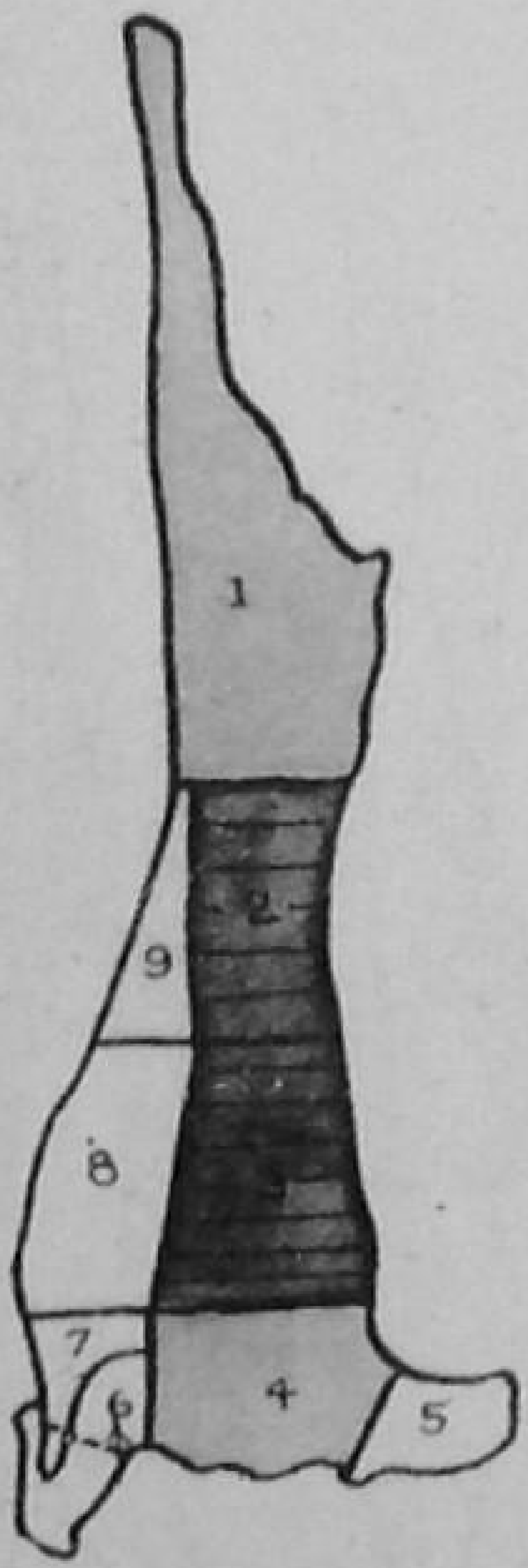
Veal, from very young calves, 3 to 8 weeks old, is most plentiful from January to July. Veal from calves between 3 and 10 months old is most plentiful from June to November.



Lamb

Low-Cost Cuts:	*Serve:*
5. Neck	Stew.
6. Shank	Soup, stew, ground-meat patties.
7 & 8. Breast	Stew, stuffed roast.
9. Flank	Stew, ground-meat patties.
Medium-Cost Cuts:	
1. Leg	Roast.
4. Square chuck	Boned roast, stew, Saratoga chops.
High-Cost Cuts:	
2. Loin	Broiled loin chops, roast saddle.
3. Rib or rack	Broiled rib chops, crown shoulder roast.

Other Edible Parts:	*Serve:*
Heart	Stew, braised.
Kidney	Broiled on toast.
Liver	Broiled, fried, braised.
Tongue, fresh, corned, pickled, smoked	Boiled.
Brains	Fried, braised, scrambled.



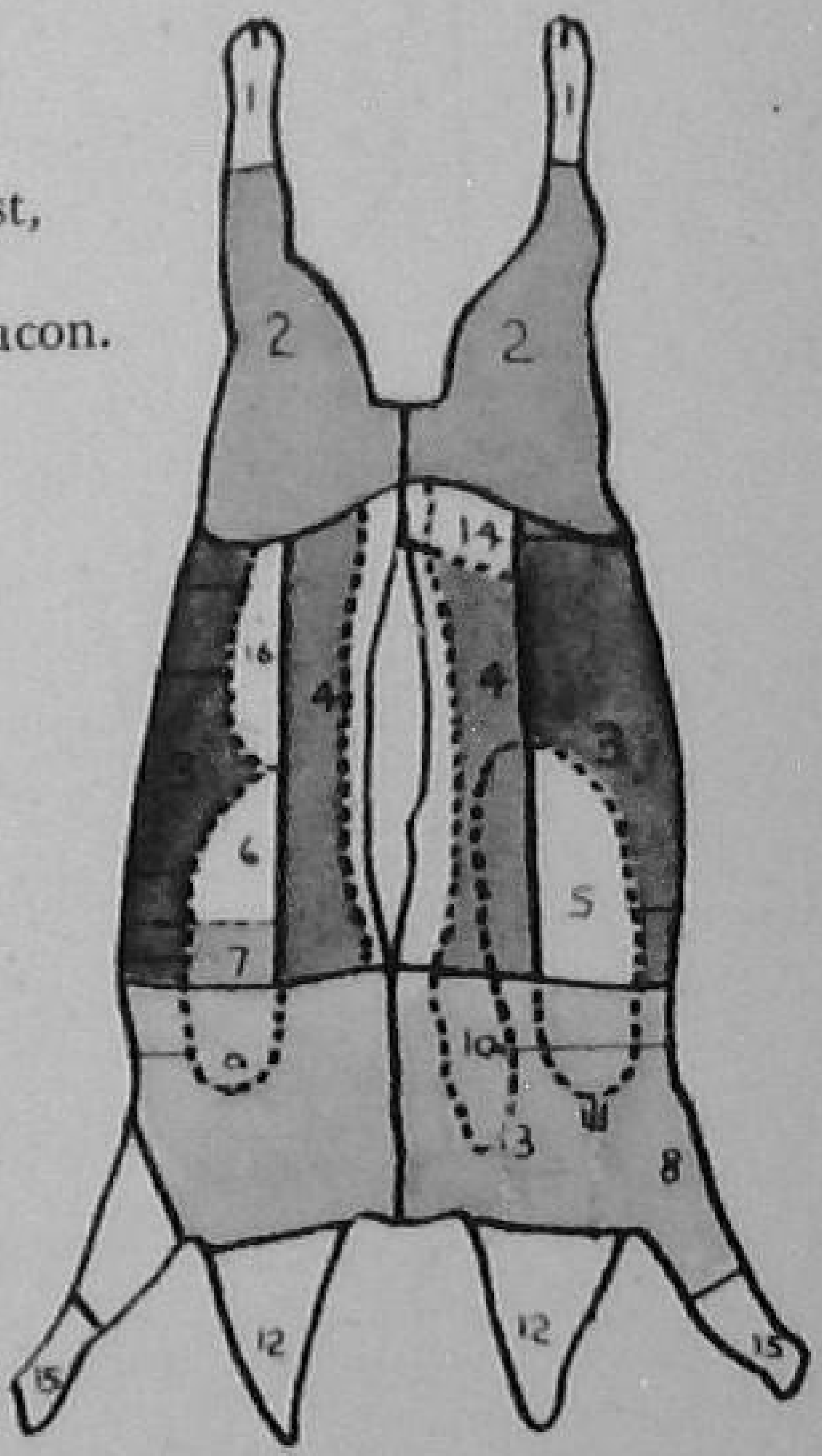
Lamb is tender at any age. "Spring lamb," 3 to 5 months old, is most plentiful from May to September. Meat from more mature lambs, 6 to 12 months of age, is most plentiful from September through April.

Pork

Low-Cost Cuts:	*Serve:*
1. Hind feet	Boiled, pickled.
5. Spareribs	Baked, boiled.
6. Spareribs (half sheet)	Baked, boiled.
10. Neck bones	Cooked like spareribs.
12. Jowl butts	Sliced, fried, vegetable seasoning.
15. Forefeet	Boiled, pickled.

Medium-Cost Cuts:	
7. Brisket (forepart of bacon)	Seasoning for vegetables.
8. Cured picnic	Baked or boiled, fried or braised.
9. New York style shoulder	Cooked like ham.
11. Picnic butts	Cooked like ham.
13. Boston butts	Cooked like ham.
14. Loin Butts (end of pork loin)	Roast.
2. Cured hams (purchased whole or half)	Baked, boiled, fried, broiled, or braised slices.
2. Fresh hams	Roast, braised steak.

High-Cost Cuts:	*Serve:*
3. Bacon (without rind)	Broiled, fried.
2. Cured ham, center slices	Broiled, fried, braised.
4. Fresh pork loins	Roast, crown roast, braised chops.
4. Cured pork loins	Canadian style bacon.



Other Edible Parts:	*Serve:*
Heart	Stew, braised.
Kidney	Stew, meat pie.
Liver	Fried, braised, liver loaf, liver paste.
Tongue	(Fresh, corned, pickled) Boiled.
Brains	Fresh, braised, scrambled.
Tail	Boiled.
Ears, snout	Boiled.
Head	Headcheese, scrapple.

Wise spending makes good clothing possible.

CHAPTER SEVEN

Spend Your Clothing Dollar Wisely

Have you ever gone shopping just before Easter and bought a pretty dress and hat, only to find that Easter Sunday was cold and the shoes and coat you had from last year did not go with your new outfit? If you had taken inventory of last year's wardrobe such a catastrophe could have been avoided. If last year's garments are too worn to be used again, you can start from scratch. However, keep in mind that you will wear spring garments in early fall and again next spring. Buy things you will not tire of quickly.

TABLE IV

Distribution of the Clothing Dollar
(yearly income $1800—clothing 11% or $198.00)

Mother's Share	18%	$ 35.64
Father's Share	20	39.60
Sister's Share (First Grade)	14	27.72
Brother's Share (High School)	24	47.52
Your Share (High School Girl)	24	47.52
Total	100%	$198.00

You will notice that about 11 per cent of the family income goes for clothing. If your family income is $1800, there will be $198 for clothing for the family. In a family of five, you will have to have about a quarter of that amount, unless you have an older sister whose clothes you can wear. If your mother makes your clothes and you take good care of them, you can probably save several dollars. Christmas and birthday gifts help out, too.

Knowing about how much you have to spend for your year-round wardrobe, you are now ready to plan your purchases. You may want to use the following table as a guide.

TABLE V

Distribution of the Clothing Dollar for the High-school Girl ($47.52)

Clothing	*Approximate Per Cent*	*Cost*
Outer garments (coats, suits, skirts, sweaters, etc.)	40	$19.00
Undergarments (slips, panties, gowns, pajamas, housecoats, brassieres, girdles)	20	9.50
Shoes and stockings	18	8.55
Hats and gloves	6	2.85
Upkeep (cleaning, shoe repairs, etc.)	5	2.35
Miscellaneous (toilet articles, accessories, etc.)	11	5.27
Total	100	$47.52

On this budget you will buy your suits, coats, dresses, purses, and some hats to last two or more years. Slips, shoes, and stockings will have to be planned by the year or season.

The following suggestions will help you stretch your clothing dollar:

(a) Plan your wardrobe in advance, and take advantage of special sales.

(b) Plan your color combinations around basic coat, hat and shoe colors.

(c) Remember one *complete,* good-looking outfit, in which you always feel your best, is better than several of which you are not certain.

(d) Buy becoming and well-made school clothes, and put less money into clothes you don't wear often. Buy simple "classic" styles; you won't tire of them.

(e) Avoid buying dresses with trimming that will not wash or clean well.

(f) Tailored cloth coats are better buys on a limited budget than fur-trimmed coats.

(g) Keep all your clothes in service; give them daily systematic care; don't lay aside dresses that need a button, a belt, or a pressing and forget them.

(h) Two pairs of shoes last longer if they are worn alternately than if first one pair and then the other is worn constantly until it wears out. Try not to get your shoes wet.

(i) Avoid spending your money on such fads as cheap pins, necklaces, and scarfs, because a few well-chosen accessories have more character than many cheap ones.

(j) Keep a smock to wear while you are cooking or doing housework.

COATS

How to Buy

1. Choose a fabric that is firm, pliable, and becoming. Very smooth surfaces like broadcloth shine quickly, and a very nubby tweed catches on rough surfaces.
2. Read the label to see percentage of new wool, reprocessed and reused wool, or other fibers used.

How to Care For

1. Avoid throwing coat over your shoulders and forcing your arms through the sleeves. This will break the lining.
2. Place your coat on a hanger and fasten the top button after each wearing. Brush carefully.
3. Allow wet fur to dry slowly, away from heat.
4. At end of season, clean and air your coat. Store in moth-proof bag or sprinkle with moth balls or crystals and store in sealed box or trunk. Inspect once during storage and use more moth crystals. (Sprays are less effective.)

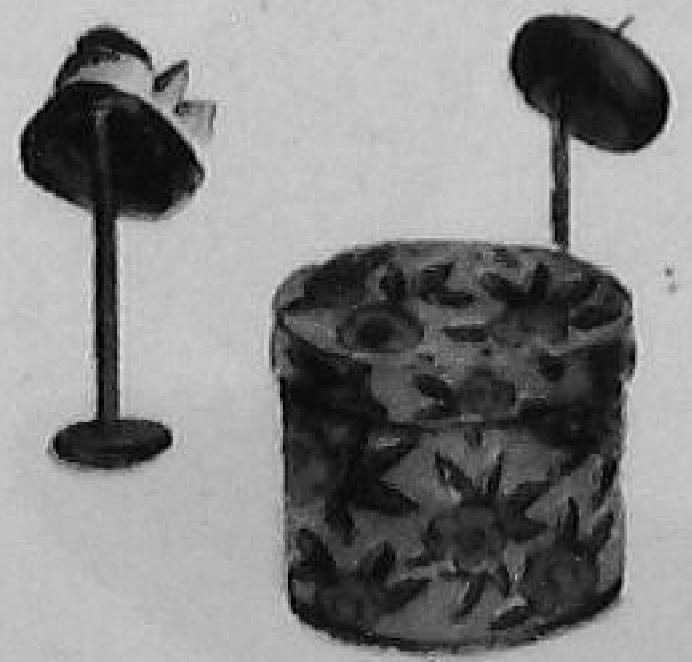
HATS

How to Buy

1. When buying wear the coat, suit, or dress with which you will wear your hat most of the time.
2. Wear your hair as you will with your hat.
3. Look at yourself in a full-length mirror and see the side view with a hand mirror.

How to Care For

1. Brush after each wearing and place on hat stand.
2. Place good hats in covered boxes or in a drawer.



DRESSES

How to Buy

1. Know size, kind of material, general style, and color of dress you want; accept no substitute.
2. See that all pieces are cut the right way of the goods, plaids or stripes are well matched, and seams and hems are full.
3. Move your arms to make sure back of waist is full enough, and sit down to see if skirt is full enough.
4. Check the material for: special precautions needed in washing or dry cleaning, fiber content, and special finishes (as anti-crease).

How to Care For

1. Unfasten all openings before putting on your dress.
2. If you use make-up, apply it after you are dressed and wear a make-up shoulder cape.
3. Wear dress shields in good dresses.
4. Do not wear "party" clothes around the house.
5. Hang up on dress hangers and close neck fastenings to avoid sagging wrinkles.
6. Remove all spots and stains while they are fresh.
7. Place dress protectors over your good dresses.
8. Hang belts over dresses to which they belong.

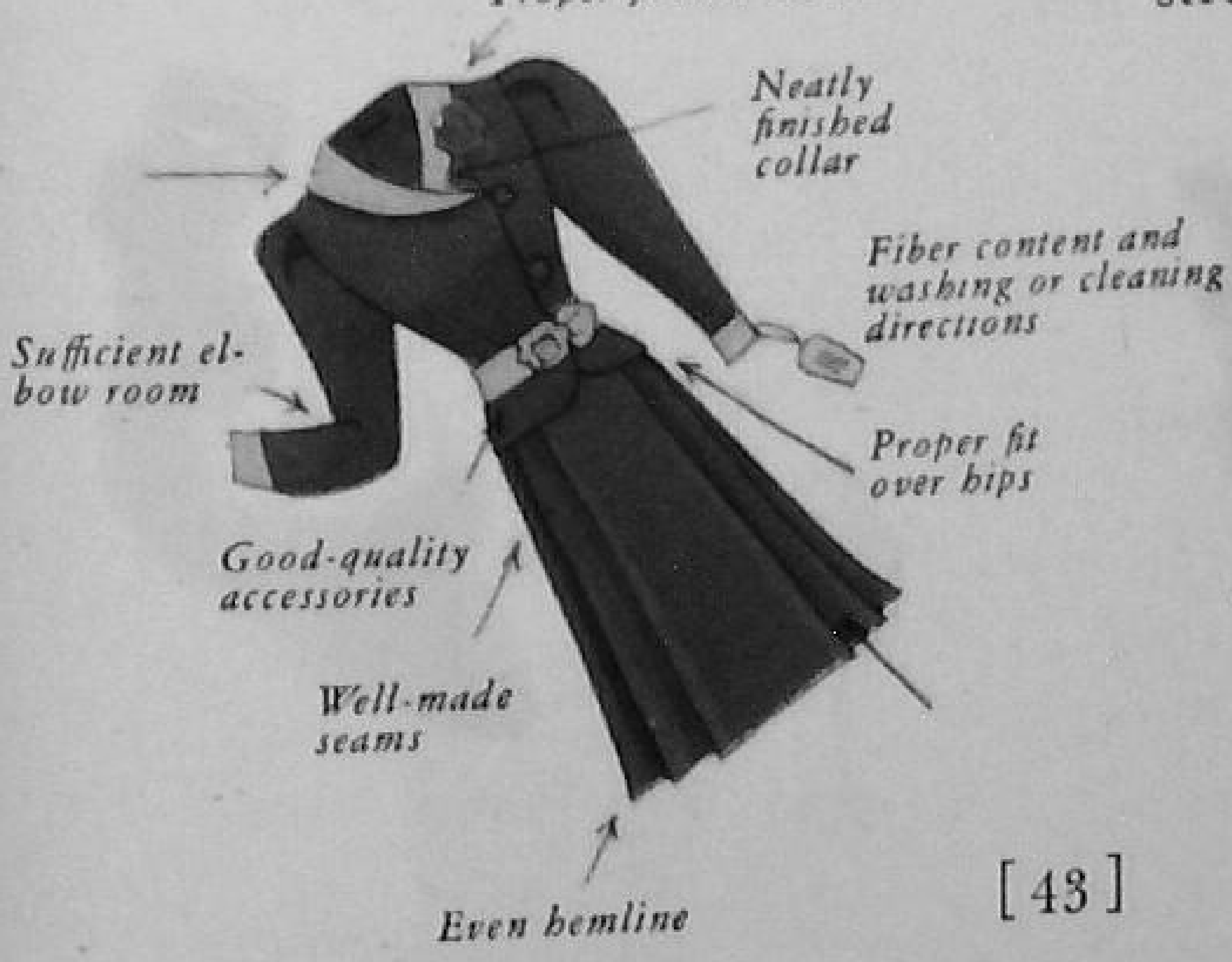
SKIRTS

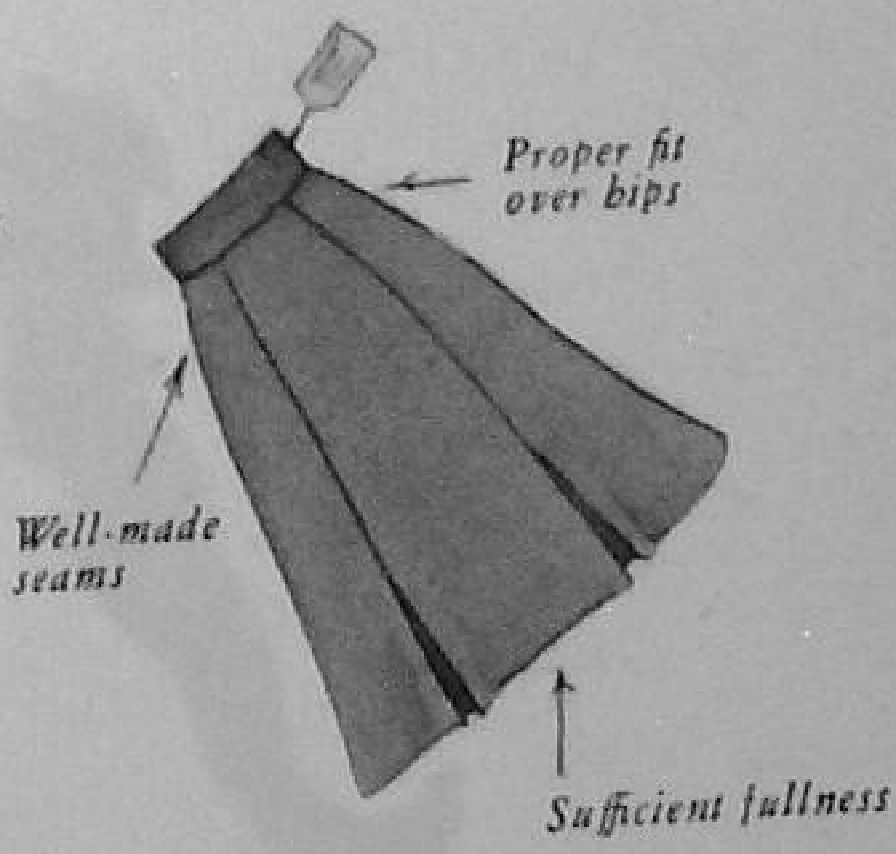
How to Buy

1. Study material under daylight for color, surface finish, and yarn slippage.
2. See that no wrinkles appear just below waist at back.

How to Care For

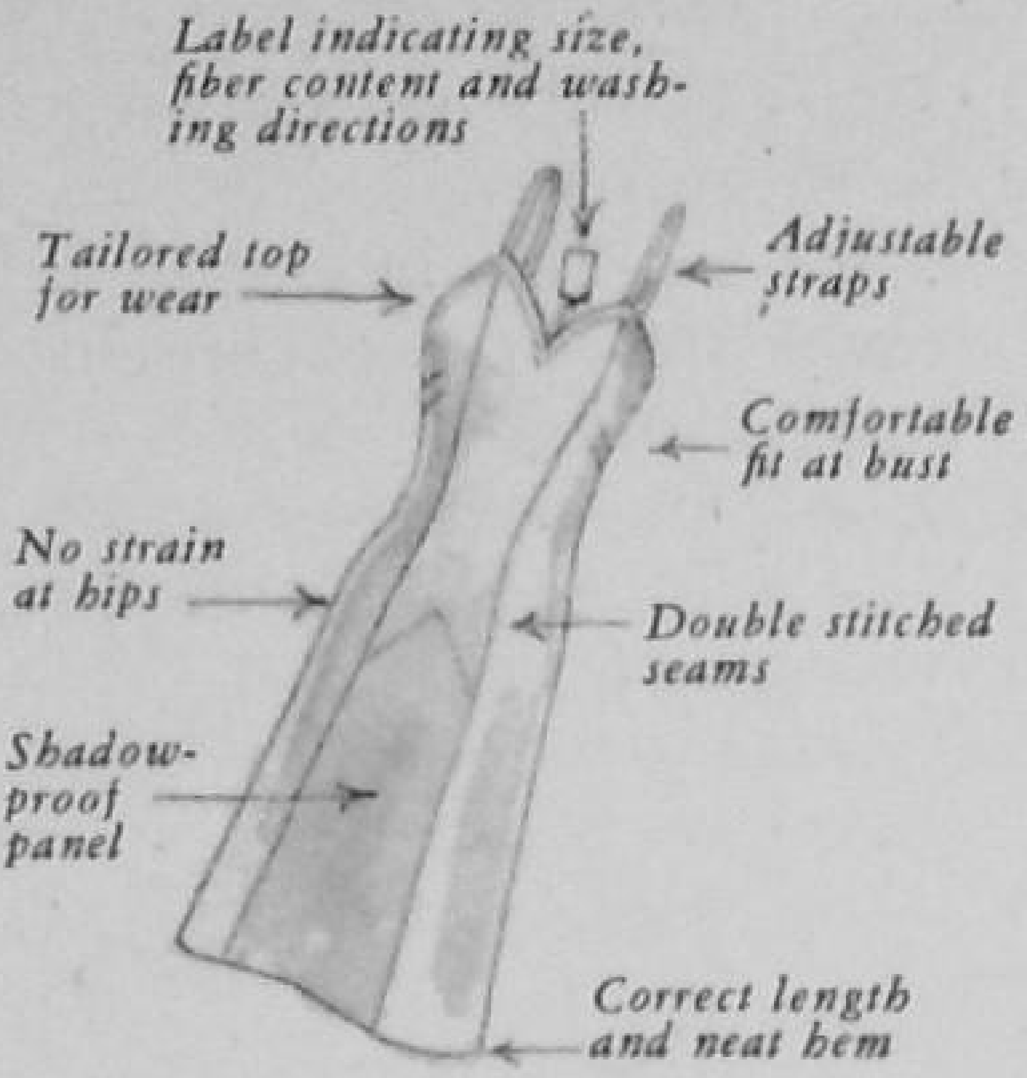
1. Place on skirt hanger, or pin ends to bent dress hanger with clothespins or safety pins. Brush.
2. If skirt is snug, pull up a little as you sit down to avoid stretching at back.

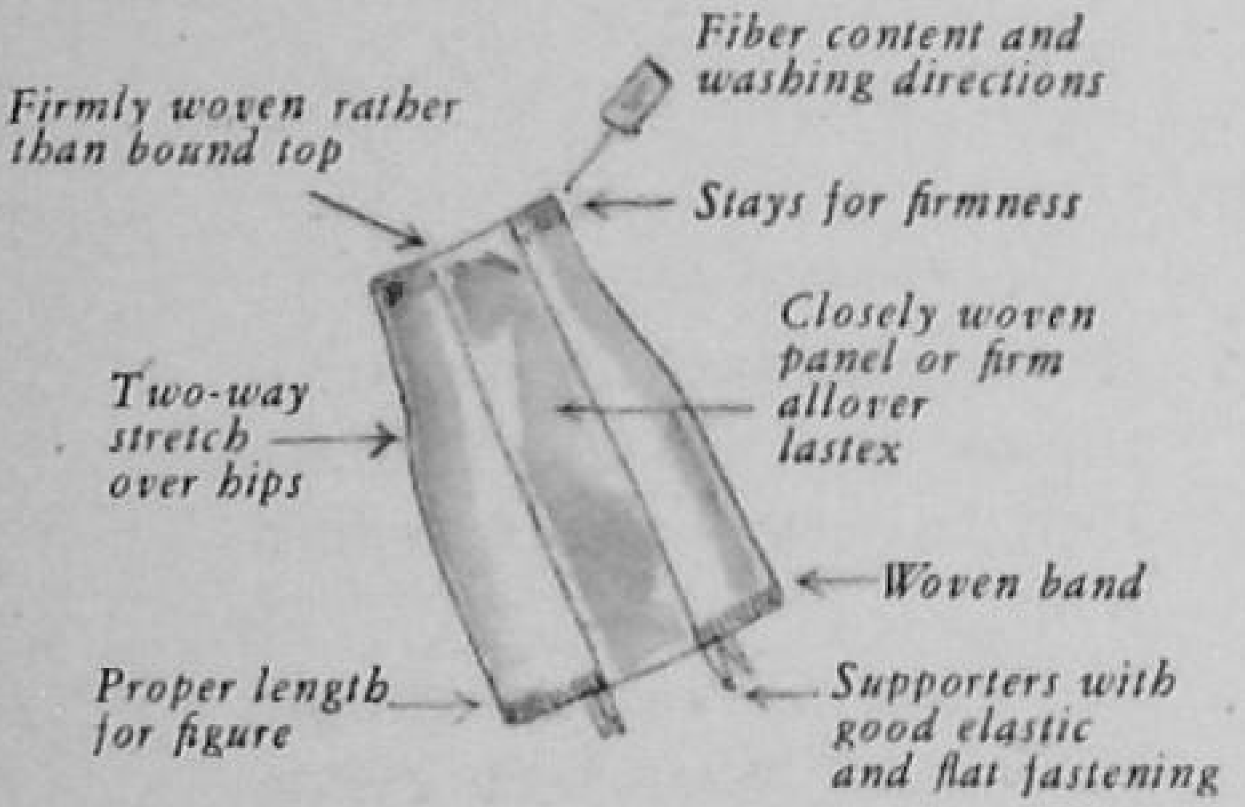




How to Buy

1. Examine for yarn slippage; i.e., run your nail over the surface, and if yarns separate the material is likely to wear out quickly.
2. Four-gore bias slip wears better than a two-gore slip.
3. Avoid lace-trimmed slips except for occasional wear.
4. Find a good brand and always buy it.





How to Care For

1. Avoid pinning on straps and using pins to adjust length.
2. Keep a supply of new shoulder straps.
3. Wash carefully in mild soap flakes, wring out in a towel to remove excess moisture. Iron *with the grain of the goods.*

UNDERWEAR AND GIRDLES

How to Buy

1. Knitted materials for panties, gowns, and pajamas require no ironing.
2. Lace-trimmed underwear requires more care and is less durable than tailored underwear.
3. Note special washing instructions for girdles.
4. Remove your shoes and try on girdle over panties be fore leaving store.

How to Care For

1. Wash out panties or pantie straps on girdles every night.
2. Shake, dry, fold, and put away.
3. Wash rayon gowns or pajamas same as slips, and cotton underwear same as fine cotton dresses.
4. Mend rips and sew on buttons before laundering.

SHOES

How to Buy

1. Don't be sure of your size—be measured.
2. See your foot in the shoe under the X-ray machine if one is available.
3. Know the style you want; and don't accept a pump if you want an oxford.

How to Care For

1. Avoid pushing foot into shoe and breaking counter at the heel. Loosen laces first; or use a shoehorn for pumps.
2. Place shoe trees or wads of paper in your shoes after each wearing.
3. Keep shoes polished, heels and toes in repair.
4. Allow wet shoes to dry slowly, away from heat.
5. Keep shoes in shoe bag; cover party shoes with old socks.

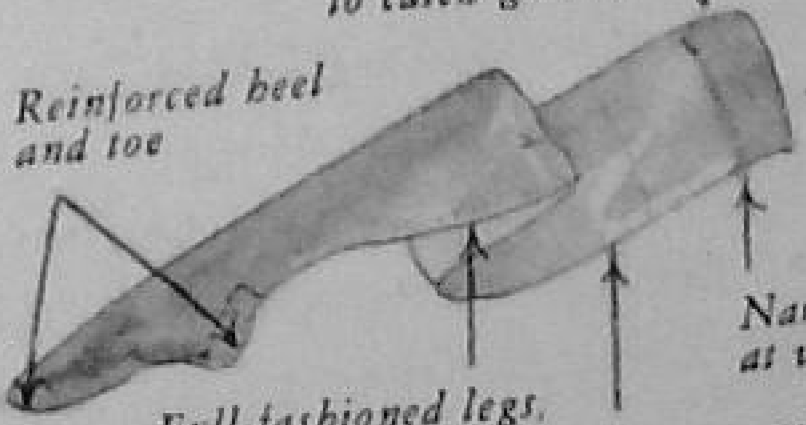
STOCKINGS

How to Buy

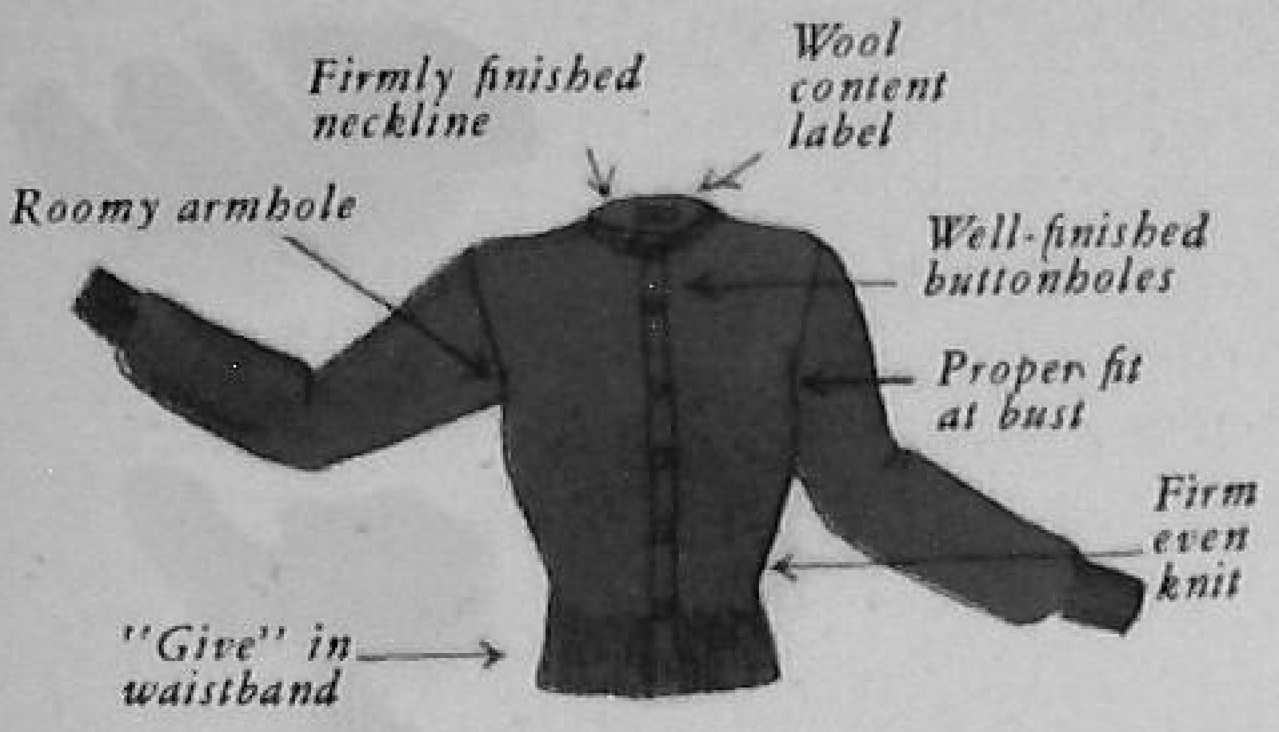
1. Examine the new cotton stockings.
2. Buy 2-thread stockings for dress, 4-thread for service, 3-thread for all-around use.
3. Buy more than one pair exactly alike at one time.
4. Buy full-fashioned hose for fit. (Full-fashioned hose has a back seam and the full-fashioned "dots" showing where stitches have been dropped.)
5. Stockings usually come in three lengths—28, 30, and 32 inches. Buy your best length.
6. Buy stockings long enough to avoid holes in the toes.
7. Find a reliable brand and stick to it.

How to Care For

1. Roll leg of stocking down to the toe and slip foot into it. Pull up slowly *with seams straight.*
2. Put a little cream on rough places on your feet every night.
3. Fasten supporters to stocking welt.
4. Wash every night in mild soap flakes, rinse twice, wring out in towel, flatten, and dry.
5. Mend weak places and snags to avoid holes and runs.



SWEATERS

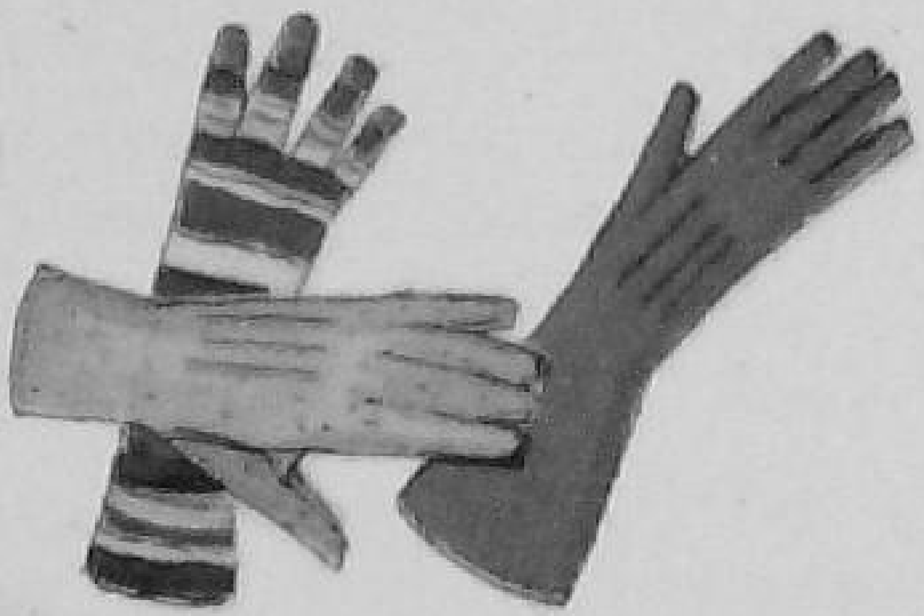


How to Buy

1. Try on before leaving store for fit and becomingness.
2. Examine for evenness of knitting and absence of flaws.
3. Look for firm buttonholes and firm non-stretch edge on open-front sweaters.

How to Care For

1. Fold and place in drawer after wearing. *Do not place on hanger.*
2. To wash: Lay dry sweater on heavy wrapping paper and outline shape with a pencil. Wash in mild, lukewarm suds, rinse twice, squeeze dry in towel, shake, and block with pins to shape outlined on paper. Dry away from sun or radiator. Do not wring.



GLOVES

How to Buy

1. Choose knitted gloves for school. Pigskin and capeskin wear well.
2. Washable gloves are good for every occasion and inexpensive to buy and care for.
3. Be measured and, if possible, try on gloves at counter.
4. Remember that *cadet* sizes are made for short fingers.

How to Care For

1. Ease each finger slowly into gloves. Never pull hard at the cuff.
2. Blow into glove or flatten carefully and place in drawer.
3. Wash according to directions or have gloves cleaned when dirty. Do not sew kid gloves with silk thread.

These suggestions should help you to save many dollars in buying and caring for your clothes. You will find it worth your while to follow them carefully.

CHAPTER EIGHT

What Should Your Housing Dollar Buy?

SOME PEOPLE live in one house for a lifetime; others move about once a year. Few people are completely satisfied with their present homes.

You might have a class debate: "Resolved: It is more economical to rent than to buy a home." Here are some points you might line up on the affirmative side.

(a) The father is free to change his job if a better opportunity arises.

(b) The family are relieved of the worry over upkeep and taxes.

(c) Few people know enough about buying property to make a sound investment.

(d) Neighborhoods change, and you often lose money on a resale.

(e) The financial obligation of paying for property requires too many sacrifices.

(f) The home can be adjusted to the fluctuating interests and size of the family.

You have not quite won the debate yet. Let's see what points your opponents can line up.

(a) Having to meet payments on a home encourages systematic saving on the part of all family members.

(b) Over a period of ten or twelve years, money paid out in rent will be a good start toward owning a home.

(c) Taxes and upkeep on a home, after the home is paid for, amount to less than rent.

(d) Land values increase in restricted neighborhoods.

(e) Every member of the family will become more interested in taking care of a home and lot they own.

(f) Home ownership gives prestige.

(g) Home ownership establishes credit if emergency borrowing is necessary.

How would you determine the winning side if you were judge?

The items to consider if you are buying a home are too numerous to mention in this short booklet. Talk to your friends who have bought homes recently, and list the good and poor features of your present home. Study some good books on the subject, and make a hobby of visiting exhibit homes.

If you want to rent an apartment, here are some points you will want to consider:

(a) The general location of the apartment house.

(b) Distance from bus or streetcar, grocery stores, schools, and churches.

(c) Floor plan and number of rooms.

(d) Location in the apartment building—exposure, number of windows, distance from noisy streets or elevators.

(e) Services rendered—telephone, janitor service, laund y facilities, use of vacuum cleaner, garbage disposal, how often paper and paint are changed, general cleaning service, hot water, etc.

(f) Furniture provided—range, icebox, bed, dinette table and chairs.

(g) Terms of lease.

(h) Provisions for children and dogs.

You can probably add many more items to this list. Visit some apartment houses and find out what you can get for the rental dollar.

Housing is one of the largest items in the family's budget. It seems at first thought to be a rather "fixed" cost, but actually there are many small ways in which we can help to stretch housing dollars. Here are some of those ways:

Keep your house in repair: Protect wood from weathering and rotting with a coat of paint. Repair cracks in plaster or cement floors. Keep tiles, stone and brickwork, and shingles tight. Keep all metal work (except copper) painted

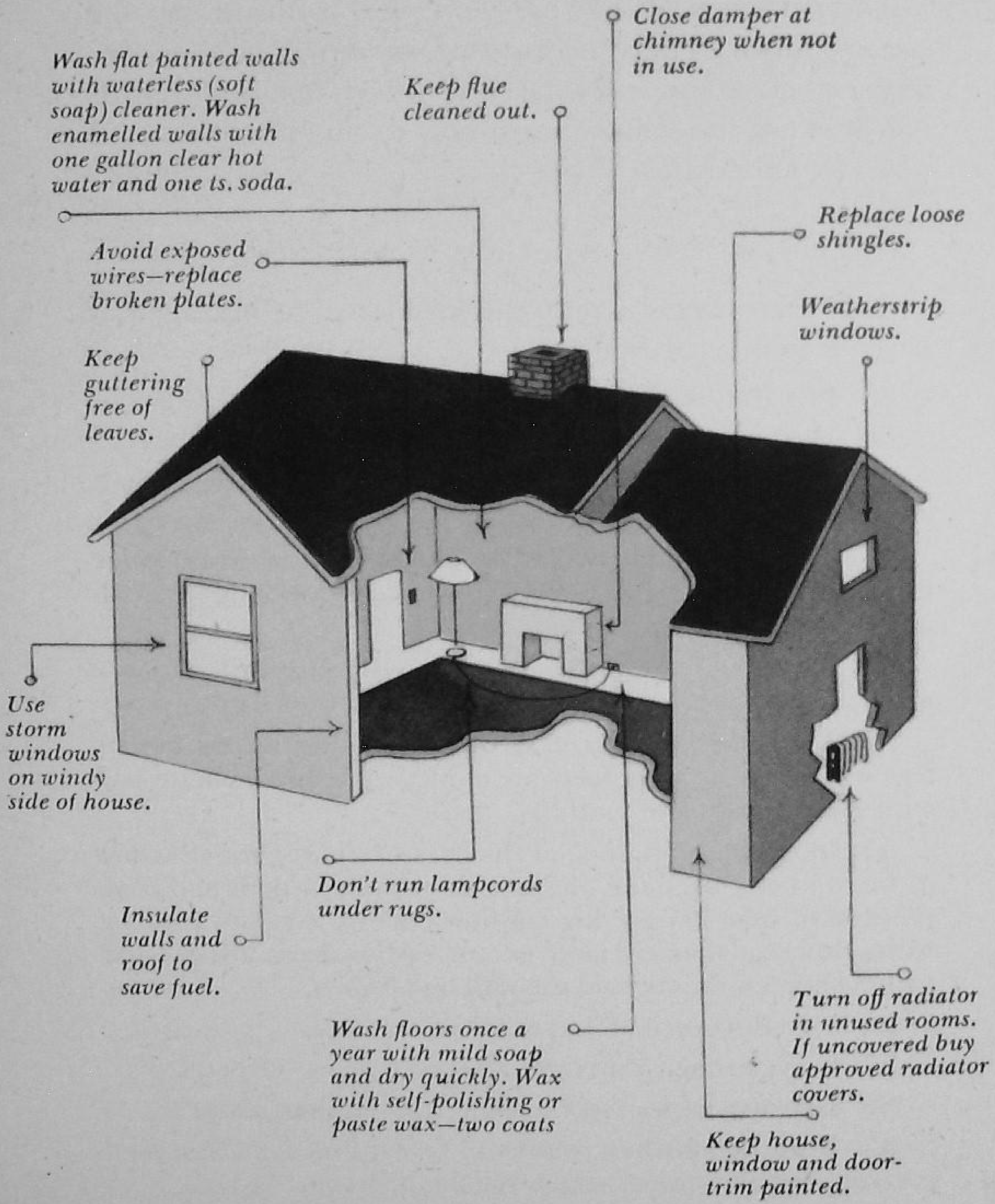
to avoid rust; this includes screens, hinges, gutters and spouts, and flashing on roof. Keep gutters and wood around the foundation clear of leaves and dirt.

Inside the house, wash walls and all floors twice a year. Use waterless (soft soap) cleaner on flat painted walls, clear hot water with a little soda for enameled walls. Use mild soap on floors, then wax. Watch light fixtures and connections to avoid exposed wires, broken plates or plugs. Don't run lamp cords under rugs, because they may wear out and cause short circuits.

Save on heat: Insulate walls, floors, and roof with rock wool or sheet insulating material. Weatherstrip doors and windows and use storm doors and windows. Keep unused rooms closed, with radiators turned off or registers closed; keep temperature down to 50° to 60° at night, 65° when people are active, 70° when they are just sitting. Don't open doors and windows carelessly when the heat is turned on, or when a thermostat will be affected.

Have your furnace or oil burner cleaned and checked once a year for efficient firing.

The little sketch below will help you to cut down operating expenses for next year.



CHAPTER NINE

You Should Know How to Buy and Care for Home Furnishings

YOUR MOTHER probably has most of the furnishings she plans to buy for some time to come, and it will be a number of years before you will furnish your own home. Nevertheless, it is not too soon to learn how to buy what you need when the time comes.

SELECTING HOUSEHOLD FURNISHINGS

Only a few suggestions on the selection of furnishings can be made in the space allowed.

(a) Buy from a reputable dealer.

(b) Have in mind a place to put the furniture you buy.

(c) Buy good, solid wood, without carving or veneer if funds are low.

(d) If you buy gumwood, a cheap wood, it is more attractive finished in its natural light color than stained to look like walnut or mahogany.

(e) Examine drawers to see that they (1) slide easily, (2) are made of warp-proof wood, (3) are guaranteed to be dustproof.

(f) Remember that a good set of springs and mattress on four legs will give you more for your money than an elaborate bed with poor springs and mattress.

(g) In buying rugs, look at the back of the rug for closeness of weave; bend back the pile side to examine length and compactness of pile. Place a rug cushion under the rug to prolong wear. Buy rugs that are large enough. Allow from a foot to 18 inches between the rug and the wall on all sides.

(h) A studio couch will serve as bed and sofa.

(i) Good strong card tables will serve many purposes.

(j) Dressing tables can be made from orange crates.

(k) Discarded kitchen chairs can be cut down, padded, and covered to make slipper chairs for the bedroom.

(l) Old picture frames make interesting mirror frames.

(m) An old army cot plus an inner spring mattress and slip cover makes an attractive studio couch for the recreation room.

BUYING HOUSEHOLD TEXTILES

Sheets: In buying sheets, here are some of the things to look for.

First of all, look for the *torn* label—a guarantee that hems will wash and iron evenly. Then check:

(a) *The Length:* A *finished* length, with hem, of 99 inches is necessary for tucking in and folding over as a blanket protection. Be sure you get hemmed length, not *cut* length.

(b) *The Width:* A single-bed sheet should be 7/4 wide, or 63 inches, a double-bed sheet 9/4, or 81 inches.

(c) *Thread Count:* This refers to the number of vertical and horizontal yarns per square inch. When the vertical and horizontal count are nearly equal, the best wear can be expected. Muslin sheets may have a thread count of 60 x 52, or 112 combined, and a very fine percale 200, warp and filling combined. A thread count of 140 combined is considered good.

(d) *Hems:* A good 3-inch hem at one end and at least a 1-inch hem at the other is desirable.

Towels: Here's what you will want to watch when buying bath towels:

(a) *Brand:* A nationally advertised brand is usually dependable. Are you familiar with any?

(b) *Yarn Slippage:* Hold the towel between your thumb and forefinger and pull. If the yarns separate, the towel is a poor buy.

(c) *Light Test:* Hold the towel up to the light and notice compactness. Only pin holes show in a good towel.

(d) *Size:* Small-size towels run 16 by 30 inches and 18 by 36 inches; medium-size 20 by 40 inches, and 22 by 44 inches; and large-size 24 by 46 inches. Medium-size bath towels are most popular.

(e) *Single and Double Loop:* The double loop, or two threads to each loop, is popular in medium-priced towels. Single

loops are good in expensive towels, but not in cheap towels.

Blankets: You may have occasion to help buy new blankets for your bed. A few suggestions might be helpful:

(a) *Size:* Blankets run from 54 to 80 inches wide and 76 to 90 inches long. A blanket should be 10 inches longer and 18 inches wider than the mattress.

(b) *Nap:* Pull at nap or fuzz–a poor nap pulls off easily.

(c) *Weight:* No standards are yet given for weight, but a comparison of different blankets will help a little in judging thickness.

(d) *Bindings:* A firmly woven binding withstands laundering better than a loosely woven one.

(e) *Fiber Content:* An all-wool blanket is the warmest. If a blanket contains less than 25% good wool, it is not very warm, but may shrink less and be more durable.

CARE OF HOUSEHOLD FURNISHINGS

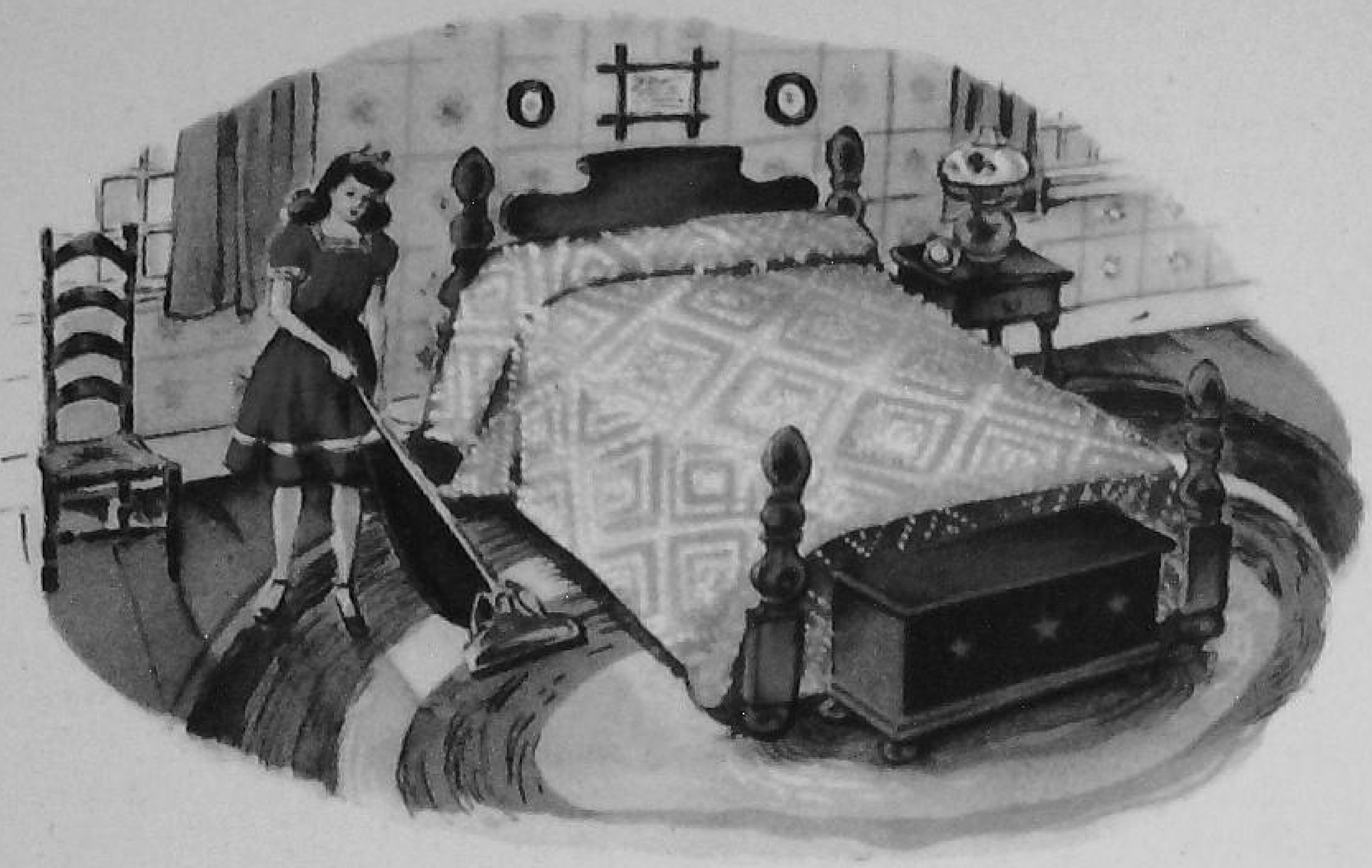
A popular motor slogan reads, "Care Saves Wear." This applies equally well to home furnishings. You cannot buy washers, iceboxes, stoves, and other equipment every day, so it pays to get the most out of your present appliances.

Here are a few hints on caring for household furnishings:

Rugs: Grit and dirt soon cut into the wool pile of rugs, and should be removed by giving the rug two or three light vacuum cleanings each week, rather than one hard cleaning. In between times, use the hand sweeper. Don't beat large rugs or shake scatter rugs hard. Send valuable rugs to the cleaners. Many rugs can be shampooed at home, with care. Make foamy, mild suds, and go over a small surface of the rug at a time, using a soft brush. Scrape off suds with a spatula, rub rug lightly with soft cloth wrung out of lukewarm water, then dry with a dry rag.

Floors: In spring and fall housecleanings wash floors with mild soap and very little water. Wash a small area at a time and dry quickly. Apply a coat of self-polishing wax according to directions on the can. Use wax more than twice a year where traffic is heavy.

Linoleum: Apply self-polishing wax to the clean linoleum about once a month. Don't varnish or shellac linoleum.



Walls: At housecleaning time take down all pictures and wipe down the walls with a piece of old sheet tied loosely over a broom. Dust the walls as lightly as possible. Remove grease marks by dabbing on a solution of Fuller's Earth (available at any drugstore) and cleaning fluid. Leave it on overnight and brush it off the next day.

Sanitos and oilcloth wallpapers can be washed all over, but it is safe to wash off only the spots on regular wallpaper. Dirty marks can be successfully removed by dipping a soft sponge in mild suds, rubbing the spot lightly, and immediately wiping off the suds with another sponge wrung nearly dry.

Furniture: Several times a year wash your wooden furniture with a little water and mild soap. Wipe immediately with a damp cloth and dry thoroughly with a dry one. Apply a coat of liquid wax and rub to a soft lustre, or apply a coat of self-polishing wax. To conceal scratches on furniture, rub a black walnut meat into scratch.

Remove spots and stains from upholstered furniture as soon as they appear. Brush upholstered furniture often and use vacuum twice a month.

Stove: Wipe up all spilled or cooked-over foods on top or in the oven as soon as the surface cools. Wash enamel with mild soap and water and dry thoroughly. Remove and wash gas burners with a strong soap, using a little ammonia in the water, when they become greasy. Brush off electric burners with soft brush after spilled food has charred.

Turn flame on gas stove high or set electric burner at high speed to start boiling, and lower to keep food at boiling point. Turn off gas before removing utensils. Use a small burner for small pots and larger burner for large pots. Use the oven for more than one dish at a time.

Refrigerator: Place at least 2½ inches from the wall, and away from stove, radiator, and south windows. Keep temperature at 45-50° and reset after using freezing temperature.

Wipe up all spilled foods immediately. Defrost and wash entire inside of refrigerator and inside and outside of unit with warm soda water once a week; dry well. Wash outside of refrigerator with mild soapy water and wax occasionally with wax for that purpose.

Avoid overcrowding shelves, so cool air can circulate. Meat is best stored on shelf below freezing unit. Never place hot food in the refrigerator. Don't take up space with foods that can be stored in the pantry—jelly, vegetable shortening, peanut butter, pickles, etc. Remove at one time everything you are likely to need for a meal, and avoid opening the door too often. Place all food to be returned to the refrigerator on a near-by table, and open the door only once to replace things.

Electric Washer: Follow directions with washer for maximum load, and avoid straining the motor by overloading. Post directions for use, and oil motor according to directions. Avoid starting the motor with washer or wringer in gear. Release pressure on wringers when they are not in use.

Clean washer after each using. Flush with hot water to avoid stopping up drain. Wipe dry.

Electric Iron: Use appliance outlets, not electric-light sockets, for your iron. The load is too heavy for light sockets. Avoid getting cord knotted or twisted; tape weak places on cord, or have the entire cord replaced. If iron fails to heat, take it to an electric shop. Don't drop the iron, because the heating unit may be affected, or the surface roughened.

Always turn off the iron as soon as you stop ironing, even though you may mean to "come right back."

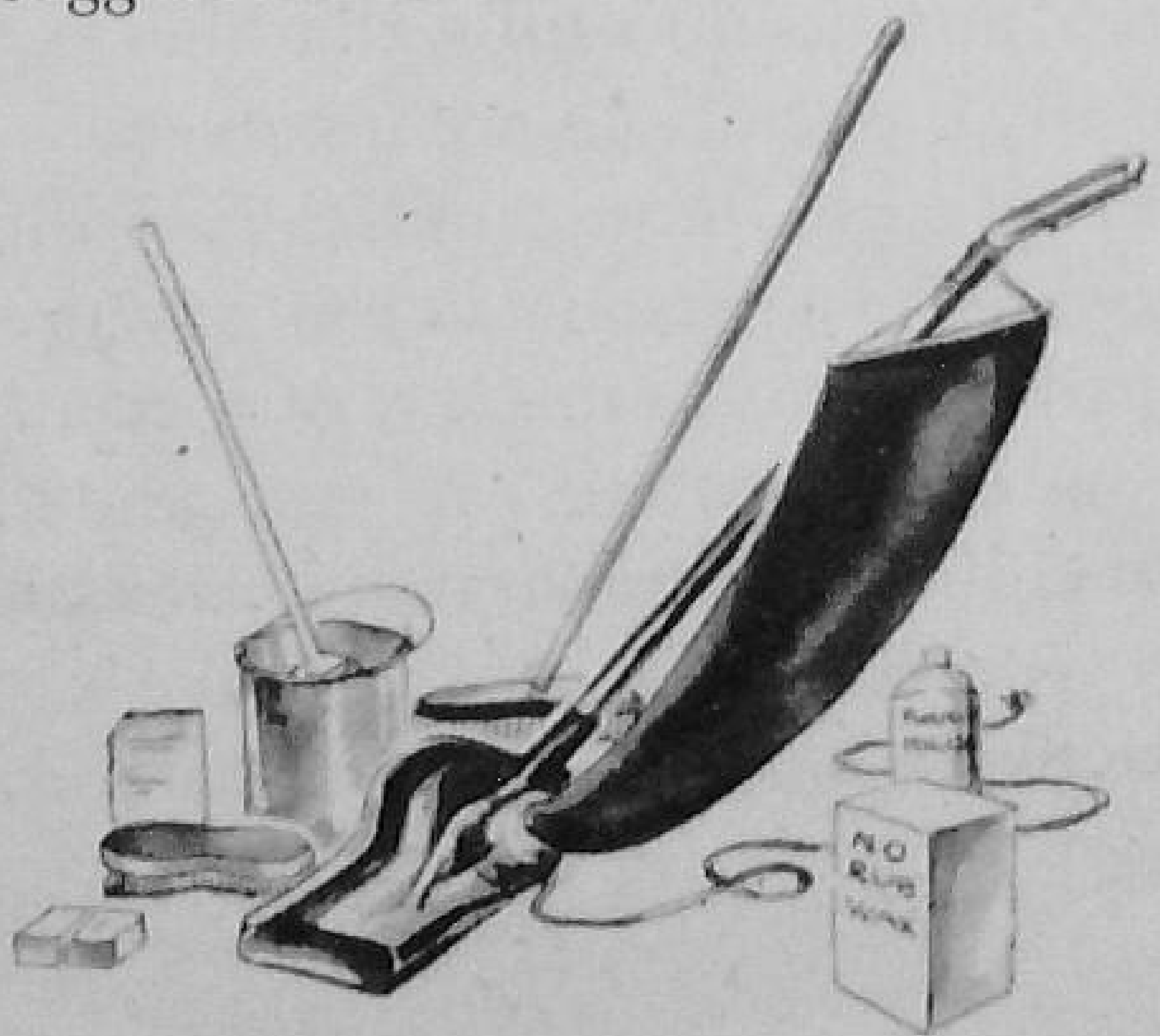
Vacuum Cleaner: Never pick up pins, bobby pins, glass, or tacks with your vacuum cleaner; avoid running the cleaner over the cord. Empty and shake the bag once a week, and remove all hair and string from the brush. Oil your cleaner only if directions tell you to.

Other Cleaning Equipment: Hang up brooms and brushes to keep sweeping surface level. Clean brooms and mops once a week by dipping up and down in warm soapy water and rinsing. Hang mop over line to dry.

Empty and clean hand carpetsweeper after each use; clip and remove threads and hair. Oil parts about once a month.

Blankets: Wash with great care to avoid shrinking. Keep water lukewarm for washing and rinsing. Wash in suds in washing machine about three minutes. Rinse three times and press out water lightly. Shake and hang in shade to dry if weather is mild. Dampen and press binding. Fold with moth crystals or flakes in folds, and store loosely in a trunk or air-tight box.

Other Items: Venetian blinds, silk and rayon lamp shades, window panes, mirrors, the medicine cabinet, aluminum, brass, and china, sewing machines, and other equipment need specialized care. You will find many magazine articles which will give you excellent suggestions on this care.



CHAPTER TEN

What Additional Services Can You Enjoy As a Result of Wise Spending?

YOU HAVE LEARNED to spend your food, clothing, housing, furniture, and operating dollar a little more wisely, but you still must consider what you need for pleasure, health, other personal use, and savings.

About 3% of your income is usually spent on some sort of pleasure. Are you getting all you would like to from your pleasure dollar? Do you enjoy pleasurable experiences with your family? Plan a picnic, steak fry, or an evening of games for this week. There are many other things that are fun for the whole family; you can make your own list

You may go along for years with only the mumps or measles or an occasional toothache to interfere with your daily activities, until all of a sudden you have an acute attack of appendicitis or a severe accident, and Pop! goes the family budget for the next few months.

You have or should have by now formed the habit of visiting your dentist at least twice a year, so that you have some idea of what you need to set aside each year for dental work. A pair of glasses may be needed by some member of the family occasionally, but even that will not alter the budget a whole lot. It is the long spell of sickness, with hospital, nurse's, and doctor's bills, that makes budgeting difficult, especially if operations are involved.

Until recent years most families had their own family physician, who had a personal as well as a professional interest in his patients. But in this day of specialization a family may go to one doctor for eye, ear, nose, and throat disorders, another for children's illness, another for digestive disturbances. The type of medical care you have is a matter of individual preference, habit, and financial status.

Recent developments in medical care are *group health insurance* and *group hospitalization*. Group health insurance is a form of socialized medicine. Some advantages are: (a) the health dollar is budgeted in advance; (b) members feel free to consult a physician more often without the customary office or house charge. Under the group health plan, members pay annual dues which entitle them to a number of services, among which are:

(a) Periodic physical examinations, which often prevent future serious illnesses.

(b) Medical and surgical services in a clinic, at home, or in a hospital.

(c) Immunization for family against common diseases.

(d) Hospitalization up to a certain period.

Group hospitalization is a plan whereby members of a school, church, the government, or some other organization co-operate and pay certain annual dues. When any member of this group is hospitalized, the organization pays at least most of the total cost of the hospital room for a certain number of days—in many cases up to twenty-one days. Families

can obtain this insurance for about two dollars a month, and individuals for less than one dollar a month.

Your personal needs may include such things as music or art lessons, church contributions, gifts, club dues, treats between meals, magazines, toilet articles, and cosmetics. A large portion of your personal dollar goes for cosmetics and soaps. Here are a few suggestions about buying these commodities.

Be sane about cosmetic ads, and remember that "expensive names" add greatly to the actual cost of a cosmetic. The Federal Food, Drug, and Cosmetic Act prohibits false or misleading statements on labels of foods, drugs, or cosmetics, although it does not prohibit the sale of worthless cosmetics, provided that they are harmless. Compare labels, and see how much weight you are getting for your money; then buy a small quantity of the cosmetic you choose to see how you like it.

You will need few beauty aids if you get the right amount of sleep, adhere to the protective diet, exercise and drink plenty of water. The cosmetics listed below should complete your kit.

Cold cream to protect your skin from the sun and wind and to use before going to bed if your skin is very dry. Don't expect it to nourish the skin or remove blackheads or acne—don't neglect the soap-and-water treatment!

Talcum powder or bath powder to dust on after a bath.

Face powder as an occasional protection to the skin and for dress-up occasions.

Lipstick, either white or natural color, to prevent chapping and to supply a little color. Avoid bright, pastelike lips.

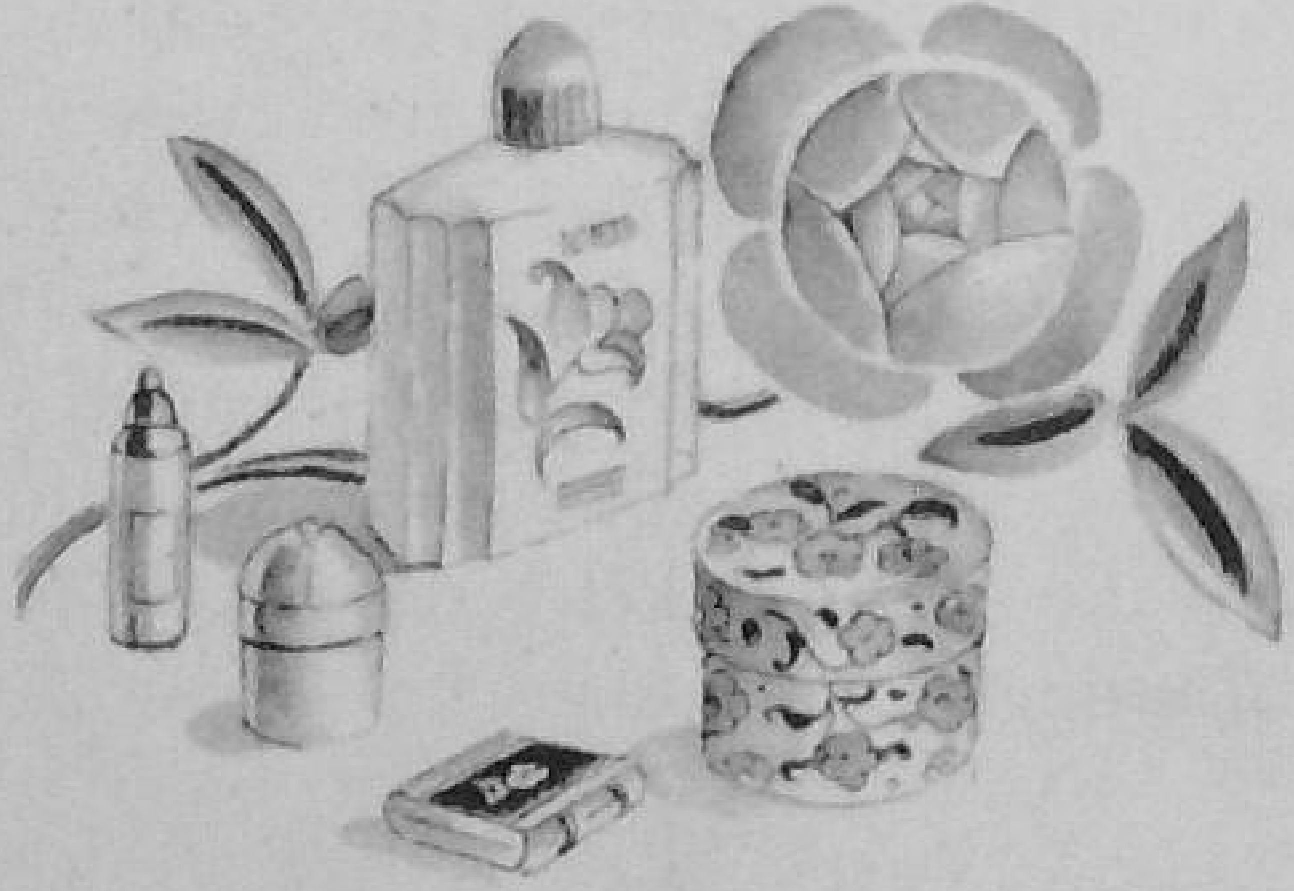
Nail preparations such as polish, polish remover, and cuticle remover. Avoid bright polish for school. Buffing can replace polish.

Deodorant cream to prevent body odors.

Rouge if you are pale. *Use with discretion.*

You can save on shampoos by mixing your own soft-soap liquid. Allow mild soap flakes to stand in a jar of hot water. Shake slightly and use as a liquid shampoo.

Buying soap in small, colored, perfumed bars is luxury. It is more economical to buy odorless soaps. Beware of cheap, perfumed toilet soaps, because the perfume may be added to hide other deficiencies. Some soaps float because of the air that is whipped into them. Tar soaps have a strong antiseptic odor, but cleanse no more thoroughly than odorless soaps.



CHAPTER ELEVEN

How Can Your Savings Be Invested?

UNLESS YOU PLAN to save methodically, you will spend each month's income as it comes in. Some of your income should be saved each year, and if possible invested wisely.

Owning a home gives a family a certain amount of prestige and encourages more thrifty ways of saving. The government has made home ownership easier through the Federal Housing Administration. If you apply for an FHA loan for Title I Home Ownership, you may borrow up to $3,000 and have fifteen years in which to pay off the loan in small monthly payments. In order to obtain the loan you must carry no other mortgage and have an investment in property, in cash, in land or an interest in land amounting to 5% of the value of the completed property. The loans are made on FHA terms through local financial institutions such as banks and savings, building and loan associations.

U. S. Government Bonds are safe investments, and you can cash your bond if you need money urgently. War Stamps and Bonds and Postal Savings are good all-around investments.

Savings accounts provide a convenient way to save money at low interest rates. Every family should have some savings account to meet everyday emergencies.

Life insurance policies of some kind are held by some members of practically every American family. The lowest-rate policy is one in which the beneficiary receives the face value of the policy upon the death of the insured.

An endowment fund or insurance paid out after a certain date, offers a means of systematic savings for a college education, old age retirement, or to meet mortgages.

Stock investments are all right if you have other sound investments, but the stock market is never very stable and your chances of losing money are great.

CHAPTER TWELVE

Where Can You Find Out More about Consumer Buying?

IN THIS brief booklet you have only touched upon some of the things you as consumers will want to know. Here are some sources of more consumer information. These government agencies may be reached by mail in Washington, D. C.

The Consumers' Counsel Division of the Department of Agriculture publishes a bi-monthly magazine, *Consumers' Guide,* dealing with all government movements connected with the home and containing many sidelights on how to purchase household commodities.

The Bureau of Home Economics engages in home-economics research and studies grades and standards in food, clothing, and household equipment from the consumer's viewpoint.

The Extension Service of the Department of Agriculture is the department under which home-demonstration people, 4-H clubs, and homemakers' clubs work. Your county agent can tell you something of the services of this department.

There are other agencies which will help you as a consumer.

The American Home Economics Association publishes each month a professional magazine, *The Journal of Home Economics,* to keep home-economics leaders posted on current viewpoints and research. The Association, under a special grant, publishes also monthly a leaflet called *Consumer Education Service,* with highlights dealing with consumer problems.

The American Association of University Women has a consumer division which provides reprints of important lectures and studies consumer problems.

The American Medical Association issues a "Seal of Acceptance" on foods and food products, among other things, and their seal is a guarantee of good quality.

The Household Finance Company in Chicago publishes a number of excellent booklets on foods, textiles, clothing, and household equipment.

Most of the women's magazines have their consumer departments and testing laboratories dealing with clothing, food, and home furnishings.

Good Housekeeping maintains a staff of home economists and specially trained workers to render the public many worth-while services. They have a testing bureau for testing of foods, textiles, and household equipment. Many free or inexpensive booklets are available.

The magazines listed below also publish articles or booklets on consumer education:

The Woman's Home Companion.

Ladies' Home Journal.

McCall's.

Practical Home Economics.

Forecast.

What's New in Home Economics.

Consumers' Research Bulletin, a magazine which rates various commodities, is available to the members of Consumers' Research, Inc.

Consumers' Union Reports is a similar magazine published by Consumers' Union. If you have never seen either of these magazines, go to your public library and ask to see one.

So many good books have been written on consumer education that it is difficult to make out a complete list. However, you can find a good bibliography in your school or city library.

I hope the information you have read in this little booket will make you a better American consumer.

ACKNOWLEDGMENTS

THE AUTHOR wishes to thank the following people for their valuable suggestions: particularly Mrs. Ola Day Rush, Director of Home Economics, the District of Columbia Public Schools; Miss Ruth Remsberg, Assistant Professor of Foods and Nutrition, Gallaudet College; and Mrs. Nellie Davidson, in charge of Adult Education, Department of Home Economics, the District of Columbia Public Schools.

The author wishes also to express her appreciation for the use of information in the files of the Consumers' Counsel, U. S. Department of Agriculture; for the use of materials in the Home Economics library at the University of Maryland; and for the many valuable booklets supplied by the various departments at the U. S. Bureau of Home Economics.

waste not; want not